

# **CAUSES AND CONSEQUENCES OF GAMBLING AMONG FINNS AND IMMIGRANTS IN FINLAND**

A study on gambling on the basis of different cultural standpoints

Som Prasad Chaulagai

Thesis, autumn 2010

Diaconia University of Applied Sciences

Järvenpää Unit

Degree Programme in Social Services

Bachelor of Social Services (UAS)

## ABSTRACT

Som Prasad Chaulagai, Causes and consequences of gambling among Finns and immigrants in Finland. Language: English. Järvenpää. Autumn 2010. 103 pages. 1 Appendix

Diaconia University of Applied Sciences. Degree Programme in Social Services. Degree: Bachelor of Social Services.

The main aim of this study was to describe the possible impacts of cultural background in relation to gambling addiction. Similarly, other aims of the study were also to describe similarities and differences between people with the Finnish origin and the immigrant background in Finland. Their cultural beliefs were taken into consideration during the study. The study also focused on the credibility of Ma-Pe project and described further problems generated by gambling addiction.

The study followed two different qualitative research methods: interview and observation. The primary data for this study was collected conducting semi-structured interviews in three levels respectively with problem gamblers, project coordinator of Ma-Pe project and CSR Manager of Raha-automaattiyhdistys (RAY) in Finland. Similarly, a non-participatory observation was carried out in gambling premises of Helsinki, Järvenpää and Vaasa regions. During the study, a special attention was paid on the printed marketing materials of gambling industries, as well as audio and visual materials, which were broadcast on several television and radio channels in Finland. For the study, 8 interviewees (4 people with Finnish roots and 4 with immigrant background) were randomly selected, of which 7 interviewees were selected from Ma-Pe project in Helsinki and Vaasa and one was selected from the researchers' social network.

The study revealed that gambling holds a strong position in the Finnish culture due to the promises made by gambling industries to support social and welfare organizations. Due to the legality, freedom and liberal acceptance of gambling in the Finnish culture, it has contributed to the development of gambling addiction to some extent among the Finnish and immigrant respondents. Further, the study also showed that despite a legal gambling in some of the immigrant respondents' countries, gambling is culturally and religiously forbidden and the locals are not allowed to gamble. Due to the fear of stigmatization, the immigrant respondents seemed not to be seeking proper professional help in time even in Finland and kept gambling. As a result, they have developed a severe gambling addiction. The study found that the main differences between the Finns and immigrants were laid on cultural and religious aspects of gambling. Additionally, gambling addiction has also contributed to generate other social and health problems such as divorce, poverty, depression, anxiety among the respondents. The study found that the primary goal of the Ma-Pe project was to rehab 30 immigrant youths but in the end, they rehabilitated altogether 105 gamblers and the respondents of the study also seemed to be very satisfied with the outcomes they had achieved from the project. Therefore, Ma-Pe project became one of the successful projects of SOSPED.

Keywords: gambling addiction, Finns, immigrants, cultural theory, values, impacts, qualitative study, Ma-Pe project.

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## 1 INTRODUCTION

Gambling is an entirely legal venture, as well as a major source in generating financial resources to promote social welfare and health care in Finland. The entire gambling in Finland is regulated by the Finnish Lotteries act and the laws control gambling ventures within the country. Similarly, Finnish government is also responsible for patrolling the laws to prevent negative influences and consequences of gambling, for example, underage gambling or illegal gambling in the society, as well as to maintain authenticity of gambling ventures by issuing a licence. In addition, the Finnish gambling industry is divided into three different governing bodies (The Finnish Slot Machine's Association-RAY, The Finnish National Lottery-Veikkaus Oy and Finntoto Oy). They hold an exclusive right to conduct gambling ventures in Finland.

In addition, the popularity of gambling among Finns is very remarkable, however, it is completely a voluntary activity and a free choice of individuals. Moreover, gambling is also broadly accepted in the Finnish culture and society. According to the recent survey conducted by Taloustutkimus Oy (2007,4) on the behalf of the Finnish Ministry of Social Affairs and Health, 87 percent (sample size of approximately 3.7 millions) of Finnish participants over 15 years old have engaged in gambling activities at some point in their lives and 73 percent of participants had gambled during the past 12 months. Similarly, 41 percent of the participants have gambled once or several times in a week. According to the results of the survey, it can be argued that gambling is thriving in the Finnish culture and society.

According to the press release published by the Finnish Slot Machine Association on the 11 of February 2010, the total revenue of the association in the year 2009 was 650.8 million euros. After paying the lottery tax of 53.6 million euros and location charges to the partners of 89.9 million euros, RAY came up with the profits of 375.1 million euros. However, the Executive Committee of RAY recommended an allocation of 376 million Euros from the profits in 2009. Similarly, 9.7 million euros in undistributed profits from the previous year to the proposal of the Ministry of Social Affairs and Health to support social welfare and health care organization of the nation. Furthermore, RAY has also

made the decision to allocate 385.7 millions euros in 2010 to promote social welfare and health care services, where RAY will disburse 278.2 million euros to the social and health care organizations and 102.8 million euros to the State Treasury to cover operating cost in nursing homes for disabled veterans and rehabilitation of veterans.

Although the gambling is run for the good reasons in Finland, negative impact of gambling in people's lives is undeniable. There have been some examples of having gambling addictions among the Finnish people, though the number is very small. According to Meyer, Hayer & Griffiths (2009, 59), 1.5 percent of the Finnish population, aged over 15 years, were found to have gambling problems, which could be classified as addictive behaviour. On the other hand, Finland is getting more multicultural day by day. Free and good quality education together with effective social welfare and health care system of the country is attracting people from around the world to come to Finland. Judging by the current situation, Finland is getting more popular among students and youths from all around the world, and foreign faces are to be seen in gambling premises. It can be assumed that immigrants may have suffered from the gambling addiction problem. But, unfortunately, there has not been conducted any research concerning addiction among immigrant groups in Finland.

Therefore, having inspired by the surroundings and the current situation of gambling in Finland, I also decided to conduct my research on the topic of gambling addiction among the Finns and the immigrants. The main objective of this study is to describe the possible impacts of culture one's background may have in gambling addiction amongst Finns and immigrants. In addition, my study also concentrates on the issues of other social problems generated by gambling addiction and credibility of services to problem gamblers offered by the Foundation of Social Pedagogy (SOSPED). As to the original idea portrayed, the study is followed by two scientific research methods

The motivation behind this study is obviously my own cultural background I come from, as well as my encounter with one gambler in the ABC restaurant in Järvenpää. There, I used to work as a cleaner. One morning, I saw a man with hands covered in blood. According to the cashier of the restaurant, the man, an unknown gambler, broke the screen of one slot machine by his hands. Perhaps, he might have lost a huge amount of money that morning. Further, I also saw many other desperate people engaging

themselves in slot machines starting from early morning. That was the very point when I started to get curious about the phenomenon of gambling. It was during my first year in Finland. But, in the long run, I became so curious that I decided to conduct a research on the issue of gambling as my final work at Diaconia University of Applied Sciences.

Furthermore, the attempt of the Finnish National Government and gambling organizations to promote an effective health care and welfare services to people of Finland is a very remarkable effort. On the other hand, the tendencies of making profits in gambling to support these services seemed resemble a proverb 'selling one's dog in order to buy another pet.' For me, the process seems very controversial and somehow it might encourage people to engage actively in gambling but at the same time it promotes welfare and healthcare services to the citizen. However, the main focus of the study is not on tendencies of gambling in Finland, rather on the impacts of cultural background in relation to the gambling addiction.

## 2 BACKGROUND TO GAMBLING

It is uncertain where the term “gambling” derives from and when the activity began in the world. There is an enormous amount of literature available on the history of gambling from different eras. But, no literature can accurately infer the emergence of gambling amongst human beings. However, the description of gambling can be found in holy books, such as Quran and Mahabharata. According to the available evidence gambling in the books, it can also be assumed that gambling ventures existed in human society before the holy books were written. Zangeneh, Blaszczyński & Turner (2008, 13) also argue in their book that gambling has been a part of human life since recorded history.

Moreover, even modern historians cannot present very easy, pleasing and entertaining explanations to the audiences as to how gambling began. It is commonly said that human gambling began without offering credit- or blame- to an inventive Palaeolithic rounder who rolled the first bones. The history of gambling is very old and relatively similar to the history of music, prayer, farming, medicine or money. The invention of these things took place within a certain period of time but the pioneers of the invention and period remained unknown or at least they were not recorded. (Schwartz 2006, 5.)

Furthermore, ancient storytellers also said that gambling was part of our lives for a reason. They described it by saying gambling was an invention of a cunning god or a hero who taught people to gamble. It was also said that the invention of gambling was a discrete event to be cherished or crushed. (Schwartz 2006, 5.) According to this statement, it can also be argued that gambling consists of different elements, such as tricks, betrayals and celebrations. For example, according to Mahabharata (a mythical scripture of Hinduism), Pandavas lost their wealth, kingdom and in the end, elder brother of Pandavas, Yudhistira lost his wife in dice game with Kauravs. They also had to go for a long exile in the jungle. Later the situation resulted into the battle of Kurushetra. (Schwartz 2006, 15.)

The history of gambling has relatively a blurred picture when we describe about its invention, first person to gamble, development and its impact on communities and



individuals as well. But, descriptions of gambling in the Holy Scriptures, such as Quran and Mahabharata, also give some thoughts to ponder at emergence of gambling in different cultures and religions around the world. Therefore, Zangeneh, Blaszczynski & Turner (2008, 11) also describe that human gambling is an enigma in the world.

But again, looking at the current situation of gambling in the world, some people seem to be very deep in the gambling business and actively stake money in gambling ventures; for example, gambling venues and casinos around us seem to be full of people everyday. As a result, gambling has been one of the significant sources in creating capital around the world today. Las Vegas and Macau are examples of cities in which gambling has contributed to the local as well as country's economy through taxation and employment. Similarly, the Finnish gambling industry is also one significant example of creating capital to promote effective social welfare and health care of the country.

Gambling carries different positions and meanings in different societies. The meanings and positions of gambling are also decided by one's native culture, religion, ritual and legislation or the best practices of the particular society, for example, I have described about meaning and position of gambling in five different nations in the next chapter. Some of those countrys' legislation and culture allows gambling and some do not, however gambling takes place, in any cases, legal or illegal. But, my argument here is that there are not any valid reasons why people love gambling and why people love to bet before a result comes, for example, in pregnancy (a boy or a girl), different competitions (a winner or a loser), school results (pass or fail) and every national elections.

No one knows why gambling impulses are so strong in human beings. Therefore, Schwartz (2006, 5) also argues that the gambling impulses even predate humanity. Unconsciously, gambling has been the integral part of human lives for centuries now. There is very easy access to slots machines, casinos and several gambling games around us nowadays. People do not afraid to staking a huge sum of money or personal proprieties on an uncertain and unpredictable event such as gambling. No one can be very sure about the outcomes of gambling. But, time and again, gambling has allured people to take chances, test luck, and feel adventurous on unpredictable outcomes. At the end of the day, some people may win a lot of money and some people may lose

every penny they have. Therefore, It is very mysterious how gambling has managed to become part of our society, for example, there are slot machines in almost every other store and they are popular among people. In addition, this can create an addiction and make people's lives chaotic in some cases.

In the current scenario, the gravity of gambling is very dominating among people because of its given chances to the big wins in less investment, for example, if someone is lucky, he or she may win hundreds of Euros in an hour by putting a few euros in slot machines. In addition, one also does not need any skills to play machine games. As a result, there are some examples of people being addicted in slot machines too. In the reality, gambling and gambling urges has challenged recently discovered theories of human psychology and behaviour in terms of addiction questions, and has stood right next to the world religions and cultures as well, for example, in some cultures gambling is forbidden legally and culturally (in Gambia- see next chapter) but people also gamble there.

When we define gambling as a whole, it is also very important to understand the two 'words' gambling and betting separately. It is often heard from the crowd, for example, I gambled 100 euros in a casino today and I bet 50 euros on horse racing. The difference is very clear, however, both gambling and betting represent gambling and are identical in natures. Jefferies (2005, 3) also describes the differences between gambling and betting in his book. According to him, betting is, by contrast, less a matter of chance although it does, as with gambling, involve an element of risk.

Having referred to the above-mentioned argument of Jefferies, both the gambling and the betting are to some extent risky attempts. However, betting is largely associated with the games such as dog and horse racing, football, cricket, buying shares and stock exchange, and many more sporting events as well as with election results. Obviously, betting money on the outcomes of these events is also based on uncertainty. Such attempts also extend the risk beyond the laws of mathematical probability that tend to be more closely to gambling. (Jefferies 2005, 3.)

According to Jefferies (2005, 2) betting consists of less chance in play than gambling. Gambling is described as play games of chance for money especially for high stakes; takes great risk to secure great results in finance. Gambling involves highest risks and associates with games of chance. He elaborates that people gamble in the workplaces

with decisions, with shares, with extra-marital relationships, with other people's lives in hostage situation, and in warfare.

In addition, although gambling associates with the uncertainty, gambling and economy are closely connected with each other. In my opinion, they can be called as 'best friends'. While we are describing gambling, we cannot separate economical perspectives of gambling out of it. I have already given some examples of how gambling creates capital in the previous paragraphs. In fact, gambling and economy exchange their need deliberately in each and every venture; for example, people gamble for money-by-money and gambling cannot take place without money. On the other hand, there are also computer games, which are really not meant for collecting wealth by operating the ventures but may produce a severe addiction among people. Those computers games also create capital. Moreover, one can play such computer games by staking money as well. However, these games are very time consuming and slow games. One needs to be very skilful to play the computer games. Therefore, such games are not famous among professional gamblers.

There are several definitions available about gambling. For the purpose of exploring extraordinary behaviour of gambling, Zangeneh, Blaszczynski & Turner (2008, 11) limit its definition by explaining gambling can be defined as a monetary transaction between two parties based on outcome of an uncertain event depending on who is right and who is wrong. Further, they elaborate that one party will be wealthier by the amount staked (the winner) and other party will be out of money. In this case, the contest or the game can be conceptualised as a zero-sum game and the activities can be labelled zero-sum gambling. Zero-sum gambling creates no wealth rather it is distributed. Thus, winning games is associated with increasing wealth and losing games is associated with decreasing wealth.

Looking at the history of gambling, gambling has transformed across the world and developed all the time together with the cultures and the societies. The development of gambling is also positioned by the specific cultures and religions in the different society. Acceptance and denial of gambling is very regular on the basis of local culture and religion around the world. I will describe about these issues in the next chapter. At this stage, machine games, such as slot machines, and casino games, card games, lotteries, and bingos are considered to be the games of chance, risk, fate and luck. Even

after knowing these facts, people regularly make the attempts to risk and take chances, and try their luck in them.

### 3 GAMBLING AND CULTURAL ASPECTS

In the previous chapters, I introduced gambling in accordance with various published secondary resources and my personal experiences. In addition, I also mentioned the main objectives of the study. In order to maintain prevalence of the following chapters with research questions of this study, I will also discuss different elements and components of the society, such as culture, religion and commerce in the context of gambling in later chapters. Nevertheless, this study will only concentrate on the cultural aspects of gambling and the possible impacts of cultural backgrounds in relation to the gambling addiction.

In this chapter, I will describe about five different cultures: Gambian, Egyptian, Turkish, Chinese and Finnish, in relation to the situation of gambling in these countries. The main reasons behind choosing only those countries are the respondents of the study. They all belong to these countries. Apart from Finnish respondents, all others came to Finland for various reasons. Some came to study and work in Finland, while others came by marrying a Finnish spouse.

It is widely accepted that a person is the product of his or her own culture. One's behaviour also inherits his or her culture. Therefore, it is very important, at first, to understand about what really one's culture means to him or her and how, and on what basis a culture decides existence of some particular things in the society. Therefore, I expect that the focus of the study on cultural aspects of the gambling will help to discover difficult questions related to the gambling addiction.

Zangeneh, Blaszczyński & Turner (2008, 14) described that culture as a set of shared ideas, values beliefs and moral codes that are transmitted across the generations through socialization and for the basis of social behaviour. Therefore, while gambling proliferated or transformed across the world, it can be assumed that it was described and performed according to the indigenous culture of the particular society. The meaning and position of gambling might have also been described according to the best practices of the societies.

Parekh (2006, 154-155) explains that culture is one we live in, which has shaped us and with which we identify ourselves. He also illustrates that every culture is a culture of particular group of people, its creator and historical bearer. All cultures tend to have an ethnic basis. He further elaborates that a body of people united in terms of a shared culture constitutes a cultural community. Consequently, cultural communities define the values of a society, such as, good and bad, accepted and unaccepted.

Thus, the cultures developed in various parts of the world have become distinct and important issues concerning life and livelihood have varied (Häkkinen 1998, 43-44). Having referred to the above mentioned argument, it can be argued that cultures are different across the world and the elements, such as share values, language, politics, religions and social structure, of the society make one culture different from another.

Bennett, Martin, Mercer and Woollacott (1981,44) describe three general categories in the definition of culture respectively as ideal, documentary and social definition. The first 'ideal', in which, culture refers to a state or process human perfection in terms of certain absolute or universal values. Then, the second 'documentary' explains culture as the body of intellectual and imaginative work, in which human thought and experience are variously recorded in a detailed way. Finally, the third 'social definition' describes culture as a description of particular way of life, which expresses certain values and meaning not only in art and learning but also in institutions and ordinary behaviour.

Similarly, Clark, Hall, Jefferson and Roberts (1976, 9-69) describe the word 'culture' to refer to that level at which social groups develop distinct pattern of life, and give expressive form to their social and material life experience. They elaborate further on the argument that culture is as 'ways of life' and 'maps of meaning'. It is objectivated in the patterns of social organisation and relationship through which the individual becomes a 'social individual'. Further, culture is not only the way the social relationships of a group are shaped and structured but also the ways these are experienced, understood and interpreted. (Cited in Bennett, Martin, Mercer and Woollacott 1981,53.)

Further, Bennett, Martin, Mercer and Woollacott (1981,53) writes about a distinction between culture and ideology. They elaborate, when one culture becomes dominant over other culture and when subordinates cultural experiences itself in the terms

prescribed by the dominant culture, the dominant culture also becomes the basis of a dominant ideology. This creates the situation of cultural hegemony. As a matter of fact, when a culture becomes dominant and complex in nature, it creates various layers and responses to the different interests within the dominant class, for example, an aristocratic versus a bourgeois outlook, religious ideas within a largely secular culture, as well as emergent elements in the present. Therefore, cultural practices and ideology might have also deep impacts on what society is about to respond or what it has already responded to. Culture and ideology of a particular society has significant influences on individuals' social identity and determines moral values among human beings. Sometimes, this background of culture may easily fall under conflicts or deny the entrance of a new thing in society, which can be describes as 'not fitted to the shared value or ideology' of the particular culture.

On the basis of the above-mentioned argument, it can also be argued that the positions and meanings of gambling are also defined as good or bad, and accepted or unaccepted in different societies according to its culture, shared value and ideology. Therefore, the influences of these things can be seen in individuals' actions and changing behaviour. Thus, I will discuss more on the issues of gambling in the following countries according to the practiced cultural values towards gambling.

### 3.1 Gambia

Having referred to the Gambia, the Society and Culture complete report (2010, 7), Gambia is one of the smallest and the poorest countries in Africa, which has a long history of colonisation under former powerful colonists, such as Great Britain and others. The county lies in the West Africa. According to the BBC News under the Gambian country profile, the Republic of Gambia has relatively stable political situation under the rule of Yahya Jammeh, who came to the power through a bloodless coup in 1994. The country has a few natural resources and of which peanut exports is the biggest one.

Looking at the social stratification and the structure of the Gambian society, the main indigenous group of the Gambia has highly stratified where the status is decided at one's birth. This also gives a glimpse of a social ladder, where traditional noble families are placed on the top of the social heap. Overwhelmingly, the majority of Gambia's populations are affiliated to the Islam. (Ministry of Tourism and Culture, Gambia.) Religion, Islam has a great influence in the Gambian politics, as well as in the public spheres.

According to the complete report on the Society and Culture of Gambia (2010,11), 90 percent of the Gambian people are affiliated to Islam, whereas 9 percent to the Christianity and one percent to indigenous animist beliefs and members of the Baha'i faith. Furthermore, each religion has also its various branches. The Gambian societal values are heavily influenced by its traditional culture and practiced religions. According to the same report (2010, 9), the Gambians live in extended families where the roles of family members differ at various levels. Roles of men and women are determined by the traditional culture and the religious practices and are also based on hierarchy. However, each member of the family has equal responsibilities for economical, political and social wellbeing of the family.

According to the information on World Gambling Review official website, gambling is usually illegal in the Gambia. However, the country has one casino and a national lottery agency. The main reason behind not having popularity of gambling in Gambian culture is the religion, Islam. The holy Quran says gambling is forbidden and is a sin (See chapter 4 and subchapters). As a result, Islamic values have strictly prevented establishment of further gambling industries in the Gambia. In other words, gambling is normally considered to be immoral activity of people according to its culture and religion.

### 3.2 Egypt

Egypt is known for its pyramids, other ancient national heritage sites and monuments and the oldest civilization in the world. Egyptian culture and tradition is considered to be ancient and the most fascinating. According to a report on Egyptian Society and



Culture (2010, 8), the Egyptians attach high values to their culture, heritage, tradition and family. In regard to the religion, out of the whole population, about 90 percent the belong to Sunni Muslim; whereas about 9 percent belong to Coptic Christians and about 2 percents belong to other Christian denomination. Egypt is officially considered to be a secular country, however, nations' laws, trade and social customs is fully guided by the Islamic laws and the principals.

The report on Egyptian Society and Culture (2010,10) describes that the Egyptians live in extended families and the family is the first source of welfare for them. They are responsible for upbringing children and their education. Looking at the features of Egyptian families, technically, it is based on the hierarchy and the oldest member of the family represents as head of the household.

Although Egypt has the oldest ancient history of gambling to be discovered around 3500 B.C (see Chapter 2), gambling is taken as an immoral activity or a sin in the local communities according to Islam. But, due to the tourism and trade, Egypt has allowed casinos business within the country more than in any other Arabian nations (World Gambling Review). They are mainly targeted to promote tourism.

Further, gambling in public sphere is still prohibited culturally and religiously. One instance of such prohibition is banning of a popular British game show 'who wants to be a millionaire?' in 2001. According to BBC news published on Monday, 2<sup>nd</sup> of July 2001, highest religious group had condemned the local equivalent on show and the supreme mufti's office in Cairo has issued a fatwa or religious edict calling the game show sinful and a form of gambling.

Thus, it can be argued that gambling is allowed in Egypt only in the case if it is targeted to promote tourism and trade amongst foreigners. Otherwise, gambling is a culturally and religiously unaccepted venture in the public sphere.

### 3.3 Turkey

Turkey is often claimed to be one of the secular countries, straddling the continents of Europe and Asia, in the world. Turks are characterized by their ethnic origin than the

religion; however, the majority of the population about 99 percent of Turks belong to Islam. Turks take family, hierarchical relationships, Islamic values, and ancestral traditions very seriously. These components of Turkish society construct a common moral value among the Turks and shape their lives. In addition, Family is the foundation for social, financial and emotional bonding. (Turkey Society and Culture Complete Report 2010, 8 &13.)

According to the information available on World Gambling Review's official website, Gambling is legally allowed in Turkey. The reason is given for its active connection to European powers and the western world than other Islamic countries. Casino gambling in Turkey was legalized in 1983, however, local citizen were restricted from gambling. Later, in 1995, Turkish citizens were also allowed to gamble. In 1996, due to concerns over organized crime, corrupt politicians and widespread problem gambling, public opinions turned against casinos. As a result, an Islamic party came into power. Consequently, they passed a law against gambling and by autumn 1997, the government shut down all 78 casinos. The formulated law against gambling also controls online gambling ventures and online casinos. However, Turkey runs a national lottery that is administered by the Turkish National Lottery Administration, which is also known as Milli Piyango. It was founded in 5<sup>th</sup> of July 1939.

Thus, it can be argued that situation of gambling is very controversial in the Turkey. Despite banning of casino gambling in the country, the nation holds a lottery program. It is also said that gambling was targeted to promote only tourism and trade business of the country. However, according to the news published on Tuesday, 2<sup>nd</sup> of Oct 2007 on BBC news, seven British tourist were arrested and fined for playing bingo in a resort.

### 3.4 China

China also stands for one of the oldest civilization in the world. Currently, China is ruled by a communist regime. 5000 years old Chinese culture and overview lies on the ritual of ancestors worship, Taoism, Confucianism and Buddhism. However, China officially is an atheist country. People have their own choices and about 30 percent of the population follow ritual of the ancestors worship, whereas about 6 percent of the

population of china follow Buddhism as an organized religion, about three percent are affiliated to Islam and about two percent to Christianity. The rest, about 59 percent , do not belong to any religion. Like in other countries mentioned above, Chinese also lives in an extended family and hierarchy is followed very strictly. Family has an important role in shaping children's future. (China Society and Culture complete report 2010, 8, 14 & 16.)

Schwartz (2006, 450) writes that China is very much dedicated to the gambling in the recent years. Despite communist regimes' antigambling stance, China has a thriving legal lottery and a plenty of illegal gambling. However, due to the political power struggle of different period in the history of china, gambling had many times got banned and many times legalized by the law.

According to the Public Welfare Lottery Act of China, the act is enacted to ensure the issuing, management, and supervising surplus utilization of the Public Welfare Lottery so as to promote public welfare.

Now, gambling is legal in China and Macau is one of the examples, though, online casino gambling is still illegal. Chinese were allowed to gamble online until new restrictions against online lottery tickets went into effect in 2008. (World Gambling Review.) There is also one condition mentioned in the Lottery act of China and the article tells about potential violation of social order and moral ethic of Chinese society by gambling ventures. In case of violation, Chinese authority holds full rights to shut down the ventures.

Once the lottery tickets have been issued, in case there are major events that negatively affect the social order or moral ethic, the Competent Authority may, with the approval of the Legislative Yuan, stop the issue of lottery. (The public Welfare Lottery Act, Article 20.)

On the contrary, China is seriously active in gambling business. However, when it comes to the matter of social order and moral ethics, gambling is defined to be as an immoral activity at various levels by the legislation, culture and people of China.

### 3.5 Finland

According to the complete report on Finland, Finnish society and culture (2010, 8), Finland is one of the Europe's most prosperous countries and welfare states in the world. Every facet of the Finns' life cycle, from birth to death, is marked by state subsidies, assistance and benefits. Moreover, fairness, common responsibilities and social security are primary issues for the Finns to stress on. The Finnish culture is very liberal and welcoming as well. Finns live in a nuclear family, where father, mother and often two children are the members of a family. The report describes (2010, 13) that majority of the Finnish populations about 83 percent belong to the National Lutheran Church and about 13 percent of the population do not belong to any religion. The rest, including immigrants group, belong to the other Christian denominations, Islam, Judaism and other as minority religious group.

Finland has a national gambling monopoly which is regulated by the Lotteries Act (1047/2001). It explains about how gambling industry is organised and monitored in Finland nowadays. Going through the history of gambling in Finland, lotteries were the first form of a gambling in the 17<sup>th</sup> century in Finland when the kingdom of Sweden ruled Finland. In the 19<sup>th</sup> century, when Finland was under control of the Russian Empire, Lotteries gradually ceased out from the Finnish society. Later, the criminal code of 1899 announced gambling as an illegal act and prohibited its operations in the Finnish market. (Meyer, Hayer & Griffiths 2009, 53.)

Furthermore, Finland got independence in 1917 and a permission to run gambling in Finland was granted again by the government. According to Matilainen (2006a), the first legal money lottery was held in Finland in 1926. In the present scenario, the gambling market of Finland is controlled and divided by three operators Raha-automaattiyhdistys (RAY- The Slot Machine's Association), Veikkaus Oy (National Lottery), Fintoto Oy. These three gambling organisations hold an exclusive right to operate gambling operations under the Finnish Lottery Act 2001 in Finland and five years licences are given to all of them at a time. (Meyer, Hayer & Griffiths 2009, 53.)

Having referred to the official website of Slot Machine Association, the association was established by eight charity organizations in 1938 together with representatives of Finnish state to raise funds through gaming operations to support Finnish health and welfare organizations. However, a private businessman imported pajazzo type of

machines from Germany for the first time in Finland in 1920. Currently, RAY holds an exclusive right to operate slot machines and casino table games, as well as a casino independently in Finland. It also emphasizes on the values of reliability and responsibility in all its activities.

According to Meyer, Hayer & Griffiths (2009, 53), the production of gambling machine started in 1929. RAY introduced fruit machines in 1960s. At the end of 1960s, it began to run roulette at high-class restaurants and nightclubs. During that time, casino gambling activities were heavily performed in the ferries and later in 1969; the first roulette table was introduced in the mainland. During 1970s and 1980s, RAY increased supply of slot machines and slot machine poker began in 1980. However, the first independent casino was established only in 1991 in Helsinki.

At the moment, RAY employs around 1600 full and part-time employees and runs fifty-five (55) arcades and clubs around Finland. Furthermore, RAY has been continuously working with its 6,600 business partners and contributing to promote effective health care and welfare services in Finland for more than seventy years. (Raha-automaattiyhdistys.)

Similarly, the Finnish National Lottery (Veikkaus Oy) was founded in 1940 as a joint venture by several sports associations to collect money for Finnish sports. The football polls were very famous before the lotto was introduced in 1971. Later in 1976, Veikkaus was granted an exclusive right to operate lottery games and during 1991, it began sports betting and gambling on the internet and mobile phones. Now, Veikkaus has a licence for running money lotteries, pool and betting; and operates within the domain of the Ministry of Education. The revenues is spent for the promotion of Finnish culture, arts, science, sports and youth work (Meyer, Hayer & Griffiths 2009, 53-55)

Furthermore, Suomen Hippos established Fintoto Oy in 2001. It is a Finnish tote gaming organiser and marketing company. It has a licence for operating totalisator wagering. The revenue are invested to promote horse breeding and equestrian sports which is 100% owned by the Suomen Hippos. The Ministry of Agriculture and Forestry decides on the distribution of revenues of Fintoto Oy for delivering assistances. (Meyer,

Hayer & Griffiths 2009,55.) Recently, RAY has received a licence to operate Internet poker in Finland.

### 3.5.1 A review of previous research on gambling in Finland

In general, there had been only few studies conducted on gambling problem in Finland. There had been one major prevalence study, one adolescent gambling, and a couple of smaller studies on problem gamblers, treatments and relatives of problem gamblers in the past years. Furthermore, only one quantitative study had been conducted about problem gamblers in Finland (Meyer, Hayer & Griffiths 2009, 59). However, to the best of author's knowledge, there had not been any studies conducted on the problem gambling among immigrants in Finland earlier. Most of the studies that had been conducted in past years were only in the Finnish language. Therefore, I could not consult more findings of previous studies for my study because of my linguistic incompetency. Thus, this will be only the independent study in English, which tries to find the possible impacts of cultural background in relation to the gambling addiction and its reasons.

Having referred to the book by Meyer, Hayer & Griffiths (2009, 59), in 1980s and 1990, there were couple of surveys, mainly broad and superficial population surveys, conducted by the RAY and Veikkaus in Finland. According to the survey conducted in the year 1989 by Statistics Finland, 83% of Finns had gambled at least once, 3 % of them at least once in a week and over 5% of gamblers realised that they had spent too much money and time in gambling. The survey was responded by the size of 2,599 Finnish participants ages between 14 and 74. Similarly, survey conducted by the Taloustutkimus Oy in the year 1993 showed that 87% of Finns, aged 13 to 74 years, had gambled at least once in a year.

Further, the national gambling survey conducted among sample size of 5,013 respondents by the Ministry of Foreign Affairs and Health in 2003 showed that Finns play games a lot. It also showed that 74% of participants of the survey had played gambling games during last year, of which 80% were men and 67% were women. It

accounted that 43 % gambled every week and 12 % gambled more than once in a week. According to Valkama (2006a), 25% of the Finns played slot machines once a week compared to 5 % in other EU countries. Similarly, the survey also reported that 65,000 Finns were estimated to be pathological gamblers (SOGS +5) that were 1.5% of Finnish population over 15 years. The survey also confirmed that 4% (160,000) respondents, at least sometimes, experienced to have gambling related problems (SOGS 3-4). In the question of whether they have gambling problem, 1 % (25,000) regular player answered to have gambling problem, whereas 4% (84,000) replied sometimes to some extent in their lives. (Meyer, Hayer & Griffiths 2009, 59.)

Additionally, Taloustutkimus Oy carried out a latest survey for the Ministry of Social Affairs and Health in spring 2007 among sample size of 5,008 Finns. It showed no major changes in Finnish gambling behaviour compared with 2003 survey; however, both expenditures on gambling had increased. According to the survey, an average Finn spent about 16.40 euros per week and an average problem gambler spent 90 euros. The study showed that 130,000 individual can be categorised as problem gamblers, of the group, 42000 individuals got 5 points in SOGS-R measurement and 88,000 got 3-4 in same measures. The study also demonstrated that slot machines (89%), lotto (78%) and scratched card were popular among problem gamblers. Furthermore, internet poker was very famous in Finland. The survey also found that 125,000 Finns had played online poker during last 12 months which resembles a rise of 45,000 individual compared to the estimation of 2006.

#### 4 OVERVIEW OF GAMBLING AND VARIOUS ASPECTS

One side of the history explained that gambling had been a part of human. On the other side, Zangeneh, Blaszczynski & Turner (2008, 14) claimed that gambling was unnecessary survival or perpetuation of human race. Indeed, human species had spent more than 99% of their existence to the present time living in tribal, noneconomic conditions. If gambling was all about redistribution of wealth, then they did not need to invent the ways to distribute wealth because subsistence, the struggle to stay alive, was the basic order during those times.

Whatever might be the reasons for gambling; the history shows human beings have long been apt gamblers. The hunter-gathered lifestyle of early cultures was envisaged very risky as mining and fishing today. In one day, one could find launch or one could be launch of wild beasts. The situations were predicted enough unknown. Time passed and discovery of new technologies were made, that helped them to mingle hope, fear and superstitions. Protohumans achieved more control over their environments but taking chances remained among them. During a half million years ago, our ancestors began using tools and they could also transform stones, woods and bones into new to test unknown. These were the first unknown but gambling tools in the human history. (Schwartz 2006, 5-6.)

Our primate ancestors introduced gambling tools for the first time as an invention of unknown. It can be assumed that the development might have gradually taken place and modification might have done in advancing the tools in different eras. Halliday & fuller (1974) stated that certain archaeological discoveries pointed to an extensive history of the gambling, for example, six-sided animal bones, called "astragali", that resemble modern dice had been found in ancient Egyptian tombs dated to c. 3500 B.C. Similarly, David (1962) also explained that Ancient Egyptian murals dating the same period of time depicted the playing of board games. Continuing to the arguments on the discovery of gambling, Woolley & Moorey (1982) clarified that the both astragali and board game that date back to c. 2600 B.C. had also been found in the royal tombs at Ur in Mesopotamia. It has been assumed that these remains are the evidences to confirm on



the history of gambling existed in early human society. (Cited in Zangeneh, Blaszczyński & Turner 2008, 13.)

Nearly all dices used dots and not numeral to indicate the value because the form of dice was fixed around 1300 B.C far earlier than the development of the Hindu-Arabic systems of numbers, which originated around 700 A.D. They were not widely used in most of Europe until the fifteenth century. Dice are older than numbers. Similarly, Mesopotamian literature, such as the Epic of Gilgamesh did not mention gambling, but the presence of dice and board game in the archaeological sites disclosed the Mesopotamians as the adept gamblers. Gambling was just famous farther to the east, the kingdom of Mesopotamia (covering present day's Iran). (Schwartz 2006, 9.)

Furthermore, Egyptians also claimed that the god Thoth (usually depicted as an ibis-headed man or dog faced baboon) invented gambling. In addition, game playing was already an advance art in Egypt as early as 3500 B.C. Similarly, the history showed that gambling was spread in the whole Mediterranean rapidly and proliferated across the Sahara Desert and throughout the African continents and the other parts of the world. Additionally, India, china and other Asian countries are also having equally old tradition of gambling in their societies. (Schwartz 2006, 10-15.)

This already explained how gambling began and expanded across the world. However, the developmental history of gambling can be warped up by describing the origin of gambling gradually from an unknown invention of our ancestors to the invention of the oldest and most widespread divination (can also be called religious and spiritual doctrines) game odds and evens, to cultures (gambling phenomenon in different cultures), to human psychology and behaviours (psychological and behavioural development in gambling), to the invention of agriculture about ten thousand years ago. That invention prompted a revolution in human living. As a result, lives ultimately led to the cities, commerce and money and such changes in human lives boosted a dramatic expansion in gambling as a part in societies. (Schwartz 2006, 6-7.)

In the 21<sup>st</sup> century, gambling has already established institutionally in our society. The gambling venues are legalised and controlled by the laws. The responsible government patrols the laws regularly. Now, gambling has also proved to be an extensive source of an economical development in many societies. Las Vegas and Macau are some of the examples of such claims. Therefore, relaying on changing phenomenon of gambling in

many societies, it can be argued that gambling is intertwining its features more towards capitalism. However, we should not forget that the processes and stages of how gambling developed from unknown invention to capitalism, evolved all the time within the same circle. Nevertheless, the sociological fact of gambling is often considered as psychological and behavioural issues in human being at present.

Human beings are the products of their own best cultures, religions, numerous rituals and ceremonies, which they have been practicing for centuries. Today also those people, who still want to try their luck, have fun or earn much money, worship gods or follow a certain cultural traits before gambling ventures and are found struggling in the casinos and gambling venues around the globe. Some people still carry the superstitions about what are the right attempts to gambling, for instance, presuming only one lucky table for play, special clothes and previous night's dream.



FIGURE 1: My understanding on development of gambling in the world.

Figure 1 is my personal overview on the history of gambling. The figure has tried to elucidate how gambling has developed throughout human histories. Furthermore, it has also tried to reveal the connection of gambling with other factors and components of

human society and constant communication between them, as well as interconnection amongst these factors. More will be described in the following chapters.

#### 4.1 Religious aspects in gambling

While theologians and social historians have considered religion in relation to gambling, a little attention has been given to religion and spirituality in the development of problem gambling (Clarck et.al 2006, 77). Of course, the very first time, when we hear about the connection between religions and gambling is very strong, and religion and spirituality might have some inputs in developing gambling addiction in human beings. One can simply be confused with the ideas.

According to the Ambrose Bierce, religion is a daughter of hope and fear, explaining to ignorance the nature of unknowable (The Oxford Dictionary of World Religions). Gambling may also confer hope of a big win and a better life ahead to the people.

In addition, spirituality constitutes a “deep personal experience” often associates with personal quest to rediscover one’s essence, which Grof (2000) describes as a holotropic state (a life-changing spiritual event that refers to person’s reconnections to creative principle). (Cited Zangeneh, Blaszczyński & Turner 2008, 156.) Therefore, gambling experiences may also be described as a holotropic state of Grof, for example, gambling for fun, feel adventurous; earn money and other various reasons and motivations. Although results of gambling are unpredictable, people dare to put their efforts, time and money on such ventures.

Furthermore, gambling is, in some ways, analogous to religion. Gambling and religion is all about hope for the better life. Gambling refers to a big win and prayer to God at most. Philosopher Zizek (1989) claims that both religion and gambling have actions, which propagates prayer to God and gambling rituals as actions upon certain doctrines. Rituals solidify and propagate the doctrine of religion. David (1962) claimed of having deep roots of gambling in religion, which entangled in the rudimentary form of spirituality. So far, spirituality, religion and rituals have been central components of human beings throughout the history of our species. Similarly, Freud (1927) viewed

religion and gambling as a producer of one's destiny and therefore, suggested gambling as substitute to the religion (cited Zangeneh, Blaszczyński & Turner 2008, 155-156).

The above-mentioned arguments and claims, in fact, show a strong correlation between the gambling activity and religiosity in many ways. Although, the arguments are partly inappropriate to generalise natures of gambling resembling religions, it is also partly true that religion and gambling both give hopes for a better life ahead.

#### 4.1.1 Descriptions of gambling in classical literatures

According to the evidences available in ancient texts or history, the unknown interventions of our primate ancestors did not play simply for amusement. The first ventures into chance were usually more religious than recreational. Creative diviners have invented dozen of randomizing mechanisms to reveal future and unravel the hidden questions of human beings. Divination is the practice of using supernatural or intuitive means to tell future, discover the hidden reasons. Haruspicy, a favourite of Greeks and Etruscans, coconut shells to tell future by Karydaomancers, broken eggs to interpret future by Oomancers are the instances of such divine mechanisms and other better known forms of fortune telling involving tea leaves, palmistry, astrology, and trout- card reading are the some instances of a modern forms divination, which were once gambling games. (Schwartz 2006, 6.)

According to Schwartz (2006, 6-7), the oldest and the widespread divination game is odds and evens. History showed that this game had been found many centuries ago throughout the world. The details of ritual apparently vary across the world. However, the essential elements of the game are the small objects, such as nuts or stone and container. Those objects might be performed by the hands of a priest or shaman or a spiritually invested relic to find the answers in Yes or No. This game has survived even in the modern era among some of the African tribes. Although odds and evens was a very quick and an unambiguous game, people wanted to get more nuanced glimpse of their future where divination always did not ensure the obvious meanings. Therefore, early human developed such small objects into a profane amusement- a dice 'Astragali'. To this extent, the line between divination and gambling is blurred. If people did not

make every day decisions without rolling the bones, the best explanation for their prevalence was that astragali were used for entertainment. On the other hand, if the ascribing the roll of the bones was to the will of a divine presence, that would be divination. However, if the hunters simply rolled and hoped for the best, they were called gambling.

While surfing the history of gambling to find out resemblance of gambling with religious or divine aspects through various literatures, it was detailed in the book *Roll the Bones* that the time when gambling proliferated throughout the African continent, it developed from the divination ceremonies. For instance, Yoruba sixteen-cowrie divination is still practiced in some part of Nigeria. (Schwartz 2006, 11.)

Additionally, it was also believed in the Egyptian history that the god Thoth (a divine physician or an arbiter with divine order whose counsel was especially treasured and a judge of the dead), the inventor of gambling wrote: gambling in the land of the Nile was thus linked to the secret knowledge and divine justice. Indian dice games also give the glimpse of religious and divination rituals and mystical significance. According to the classic Indian literature, the god Shiva played dice with his wife. Similarly, Hymn number thirty-four in the tenth mandala in the Rig Veda which is a collection of one thousand religious hymns, composed over several hundred years ago, is known as the gambler's hymn. It said that a gambling sage who lost everything in dice game had composed the particular hymn to express sorrows of a penitent gambler. Another but the second longest literature called the Mahabharata, which combines Hindu religions, philosophy and mythology mentions the tragedies of Pandava in gambling and struggle between Kaurava (Immoral and Dishonest) and Pandava (moral and honest). Duryodhan (Kaurava) challenged Yudhishtira(Pandava) to dice against Sakuni, and honour compelled him to accept the challenge. At the end, Yudhishtira lost his everything including a kingdom and his own wife and compelled to vanish in a long exile and quest for revenge in the jungle. Later, the situation drag Pandava in the battle of Kurushetra to regain their lost throne from Kaurava. (Schwartz 2006, 10-15.)

#### 4.1.2 Criticism on gambling

The descriptions in the previous chapter showed how gambling was prominent even amongst different religions and how the epic stories elaborated the consequences of gambling and its acceptance in human society as divine ceremonies, however, gambling was described more negative than positive aspects of human beings in the religion and religious scriptures. According to Schwartz (2006, 8), puritanical religions such as more extreme variants of Protestantism, Buddhism, and mainstream Islam condemned gambling. Similarly, the mythic Mahabharata condemned gambling and the Smriti, a collection of poem, myths and laws, prohibited a king from four vices: dicing, drinking, women, and hunting. According to the law of Manu, a Hindu Noah described, gambling was “open theft” that led to the downfall of princes and should be violently punished and banished, along with dancers, cruel men, heretics and liquor merchants. (Schwartz 2006, 15.)

Similarly, Islam says gambling is principally a sinful activity for human beings. Therefore, it is wise to ignore gambling for fulfilling ones need.

They ask you (O Muhammad) concerning alcoholic drink and gambling. Say: “In them is a great sin and (some) benefits for men. But the sin of them is greater than their benefit.” Say: “That which is beyond your needs.” Thus Allah makes clear to you his laws that you may give thought.” (The Holy Quran, Surah 2. Al-Baqarah, part 2: 219, 46)

Historically, as outlined in Abbott and Volberg (1999), most Protestant denominations and sects adopted a strong moral stance against gambling and lobbied for legislative and other restrictions on gambling throughout the mid of 19<sup>th</sup> and early 20<sup>th</sup> centuries. Marlatt (2000); Neusner, Brockopp & Sonn (2000); Rosenthal (1975) described that very little was known about problem gambling among people with Jewish, Islamic or Buddhist affiliations, perhaps because these religions had a tradition, which strongly opposed gambling. However, high level of gambling activities is taken place on the part of Catholics. Studies conducted on such also explained the Catholic Church had taken towards gambling on the part of its members, as well as within the society generally that had emerged as the risk factors for problem gambling. (Cited in Clark et.al 2006, 78.) Therefore, Catholic Churches are often criticized by other religious bodies for encouraging gambling in the form of bingo and charitable events (Hoffman 2000, 488-489).

Although the Holy Bible does not explicitly prohibit gambling, several denominations have developed arguments based on scriptural passages that oppose most forms of gambling.

First, gambling is seen as idolatrous and contrary to God's omniscience. Relying on luck or fate is similar to worshiping pagan gods. Second, gambling leads to the pre-eminence of material gain over love of one's fellow person. Third, gambling violates the work ethic that runs throughout the Bible. A biblically based work ethic rejects get-rich-quick schemes that are part of gambling lure. Fourth, gambling is habit-forming; Christians are supposed to be temperate and have self-control at all times. (Hoffman 2000, 490.)

Going through all the details and criticisms on gambling ventures mentioned in the religious scriptures and classical literatures, it can be argued that gambling is simply older than humanity. Every religion talks about gambling and its consequences in its holy scriptures, however, no religion explicitly prohibits gambling, rather advice human beings about its drawbacks in several ways.

#### 4.2 Gambling in cultures

The ancient history also showed that gambling was established as an advanced art in the Egyptian culture and the Persian had rival for the gambling enthusiasm in one of the world's oldest enduring civilization, that of Egypt. The ancient Persians took gambling and gambling debts quite seriously in their own society. Similarly, gambling proliferated across the Sahara Desert and throughout the African continent as divine ceremonies in their culture, for example in Nigeria. Nevertheless, anthropologist suggested that the development of gambling recorded in cultures throughout Africa was the practice of a widespread human settlement itself for the millennia. Furthermore, Indian civilization is quite old and it explains gambling as a part of Indian history since the beginning and later as settlements throughout the India along with artistic representations of dice and dice playing. (Schwartz 2006, 10-12.)

Furthermore, in the Indian culture, Dipawali, Hindu's festival of lights, is considered to be a lucky day for gambling. It is also said that one who does not gamble in Diwali may be reincarnated as a donkey. This is the most practiced superstition in Indian culture, as

well as in other corresponding cultures such as in Nepal. Basically the idea has descended from the Hindu religion but it has been transformed as a cultural practice in current society. In India, both public and private gambling houses were common and carted only to men. (Schwartz 2006, 13.) It gives an example of patriarchal supremacy in gambling where only men seem to be gambling.

Although the gambling is restricted in today's Indian and other corresponding societies, the Government of Nepal officially allows its citizens to perform gambling only during Dipawali. At the same time, gambling is also considered to be an immoral activity in these cultures. Nevertheless, it takes place constantly in the society. Despite having restriction on gambling in public venues, five stars hotels are allowed to run casinos to serve their guests 'mostly foreigners' but the matter of the fact, high classes and elites are also seen to be performing gambling in these casinos. This tendency explains gambling as a sophisticated culture amongst elites in society like Nepal, India, Bangladesh, and Pakistan.

The history claims that Asian cultures have made several important contributions to the today's global culture of gambling. Macau can be taken as a glaring example of it. Similarly, China has a long gambling tradition. Gambling cultures in the rest of Asia varied widely. Koreans gamble number of board games, oxen fights, kite battles and the fall of a rake, whereas Japanese seem to be less active in gambling than Chinese and Koreans. (Schwartz 2006, 15-17.)

Additionally, gambling was also criticised heavily in different cultures time and again by different religious groups and people; and it carried many stereotypes, for example, Japan was boiled down to the images of ninja and samurai, whereas ancient Europe was described as represented by the pirates and courtiers (Hutchinson 2007, 287). Despite degrading stereotypes of gambling, gambling industries have successfully been able to hold a very strong position in the different societies like North and South America, Europe, Australia, New Zealand, Africa and Asia in the 21<sup>st</sup> century. The popularity of gambling delivers a glimpse of capitalism around the world. Casinos, cards, dices, machine games, online internet games, national lotteries games, dog and horse racing, are very popular around the world. Further, the tendencies of betting in the sports such as football, hockey, and crickets are rapidly growing and common amongst the people.



Thus, gambling has been able to influence human society and culture constantly since the beginning of human history and has been developed according to the time and invention. However, we should not ignore the fact that no matter how well gambling is systemised in this era, there are still numerous examples of superstitions, dogmas, gambling rituals and doctrines, which are constantly followed by the people around world on the basis of thier cultural orientations and religious affiliations.

#### 4.3 Commercial aspects of gambling

Currently, gambling has transformed into an important commercial indicator in the 21<sup>st</sup> century. For many societies, commercialization of games of chance, fate or risk are proved to be a milestone achievement for economic development, as well as a conducive means to standardize the welfare state effectively. Finland can be one of the examples of this scenario. A huge sum of the money to support welfare and health care organization of the nation comes from Slot Machine Association (RAY) in the Finland, which is an independent gambling industry in Finland and holds a monopoly to operate gambling activities.

In addition, gambling behaviour that used to be considered as a sin, vice, deviancy and a racket is now understood as a disease, a psychiatric pathology tinged with the loss of control or compulsion. In the recent years, most of the governments around the world presented gambling as a legitimate form of entertainment, a catalyst for economic development, a source of revenue, and a tool for job creation (Zangeneh, Blaszczyński & Turner 2008, 119.) However, those policies of the government to use gambling as a source of boosting national economy have been criticised by the societies and considered to be very ambiguous and contradictory.

Those games, which were representing divination ceremonies or cultural traits in the history, have been organised according to the laws and those laws are patrolled and controlled by the government in this modern era. However, we cannot claim that traditional ways of performing gambling have declined completely from the society.

These ways of performing gambling has survived in many different parts of the world today.

The current scenario of gambling ventures are systematically organised in casinos and gambling institutions such as Veikkaus, RAY in Finland. Such changes in gambling ventures have produced a progressive economical development of the nation through taxation, as well as promote a successful welfare state.

In North America, Las Vegas is very famous for organising gambling ventures and Macau in Asia and several luxurious hotels and gambling institutions around the world. These operations have supported significantly in the economical development of a nation and increment of the employment opportunities in job markets.

## 5 RESEARCH METHODOLOGIES

The following two carefully designed research methods were used during the study in order to comprehend impacts of cultural background in gambling addiction among the Finns and immigrants. In addition, they also remained very conducive to meet other objectives of the study as mentioned above (see chapter 2).

Furthermore, the data, which were collected through interview and observation, were also analysed in the qualitative way. Having referred to Silverman (2008, 154) realism approach was selected to analyse the interviews by checking the validity of answers in existed literatures to avoid false information about gambling and cultures in the countries of the respondents. Similarly, all audio-recorded interviews were transcribed on the computer and were interpreted by lining up the answers with the research objectives. While analysing, the answers were also put into two boxes as the Finnish respondents and immigrant respondents to avoid false interpretation. Additionally, field notes and personal diary were revised in accordance with the research objectives to analyse precisely. Observation data were also sourced out from the internet, as well as written down what I saw during the study, in my personal diary and analysed according to the objectives of the study.

### 5.1 Interview

As to the original ideas portrayed in my research plan, I was tremendously successful in executing research interviews with three different organs: problem gamblers (the Finns & immigrants), a therapist- project coordinator and a representative from a gambling organization called RAY at various levels. Silverman (2005, 154) describes:

This approach (interview) claims that, by abandoning the attempt to treat respondents' accounts as potentially 'true' picture of 'reality', we open up for analysis the culturally rich methods through which interviewers and interviewees, in concert, generate plausible accounts of the world.

All interview questions were semi- structured and were designed very carefully in order to maintain a friendly atmosphere during the sessions. Apart from that, depending on the best interests of interviewees (problem gamblers), an open discussion was also prioritised and a special emphasis was given to resume psychological understanding and reflection of culture on gambling. Additionally, in order to maintain credibility and effectiveness of data analysis, all interviews were also recorded in audiotapes by obtaining permissions from the respective respondents. According to Silverman (2005,157), tape-recorded interviews, like texts tapes of naturally occurring interaction, allow researchers to return to their data in its original form as often they wish.

Due to an effective cooperation and an appealing assistance from SOSPED (The Foundation of Social Pedagogy, Helsinki), I was able to establish an effective communication with the problem gamblers during spring 2009. Later, altogether eight problem gamblers were interviewed during the study both in Helsinki and Vaasa, of which four were the Finns and the rest were immigrants. It was not intentionally desired but coincidentally all respondent represented three different continents: Europe, Asia and Africa. However, they were divided only in two identical groups: the Finns and the immigrants in order to meet the research objectives precisely. Each interview session was carried out within an hour and was followed by an open discussion and optional mind map. All respondents were also requested to write down some random words about: before they began to play, after and now. Each case, in my opinion, was unique with each other and relevant to my study. The initial purpose was to storm their mind and encourage them to express their honest values toward gambling. Finally, the outcomes of the interviews remained remarkable for the study.

Furthermore, the project co-ordinator - therapist of Ma-Pe Project (a project to help young immigrants with gambling addiction 2007-2009), which was run by the Foundation of Social Pedagogy (SOSPED), was also interviewed during the summer 2009. The interview was semi-structured and was recorded in audiotapes as well. The interview was expected to unravel various questions related to the project, such as motivation, goals and difficulties of the project, issues of gambling addiction, cognitive behavioural therapy (CBT), its implementation and effectiveness amongst problem gamblers, personal opinions on gambling and other issues related to the problem

gambling. Further, an open discussion was also prioritised during the session. Therefore, the session was longer than it was expected earlier.

Similarly, Hannu Rininen, CSR Manager of Raha- automaattiyhdistys (RAY- The Slot Machine Association) was also interviewed during spring 2010 to investigate more about RAY's operations and strategies, gambling addiction and its prevention, and research, ethical questions regarding possible chances of underage gambling and preventive measures, changing social environment, and most importantly RAY's opinions and perceptions on gambling and their operations in the Finnish society.

## 5.2 Observation

A non-participatory observation was also chosen as one of the research methodologies of the study to focus on symbolic manifestations of gamblers in different gambling venues in Helsinki and Vaasa regions. In addition, a detailed observation was also carried out in rehabilitation session in SOSPED. During the study, I also concentrated on printed marketing materials such as posters and pamphlets and promotional audio and visual materials about gambling on the Finnish television and radio channels and gaming premises since the spring of 2009 until the spring of 2010.

According to Gilbert (2008, 267), ethnography is a form of qualitative research usually combining interviewing and observation and it involves becoming a member of a setting of being studied. He (2008, 282 & 283) further elaborates that observing people to be studied, recording what they do and say and, often interviewing them, in order to understand the meaning that people apply to their own life and world. He also says that overt observation has a number of advantages over covert observation, including making it easier to record fieldnotes. A careful recording is vital because analysis is found on written record.

As per the above argument of Gilbert (2008), a thorough overt observation was carried out in different gaming premises of Järvenpää, Helsinki and Vaasa. Observation mostly

took place in restaurants, bars, nightclubs, täyspotti/potti and shops. Similarly, I participated in the rehabilitation session run by the Foundation of Social Pedagogy (SOSPED) for five times; three hours each time every Wednesday as well. Throughout the session, I participated less in the discussions and kept myself focusing more on the discussions among problem gamblers and the issues they discussed in the group. In addition, I did also participate in one camp organised by SOSPED for its clients in Lautasaari in the summer of 2009, which was supposed to be one of the methods of rehabilitation. During the camp, I helped to run discussion session in the beginning and later followed the discussions silently as an active listener.

Apart from that, when I visited gaming premises, I also observed the texts written in the premises and followed the advertisements of gambling organisation on television and radio channels. The advertisements were mostly broadcast by the different television and radio channels of Finland such as Yle, TV Viisi, Nelonen, MTV3 and voice radio. Thus, all the materials gathered during observation were maintained in my personal notebook.

### 5.3 Ethics and validity of the study

German sociologist Weber (1946) pointed out nearly a century ago, all the research are contaminated to some extent by the values of the researcher (Silverman 2008, 257). However, I noticed during the study that professional values and ethic must always be kept in the high priority. The research on human beings is a very sensitive task, as well as it brings a researcher to the very intimate issues of individuals. Therefore, it is not only the values of the researcher but also the researcher's responsibilities to those studied have to be faced. On the other hand, ethics and values sometimes may stand as the barrier of research and may impinge to some extent on the findings of research as described above by Weber.

According to Silverman (2008, 258), at first, I also gave information on my research to the respondents of the study through SOSPED and left the decision on the respondents' hands about their participation. I also made them sure about my topics and its usefulness

in one meeting and obtained their permission. Similarly, I ensured them by explaining my role to be only a student researcher and their participation in my research will be entirely voluntary. Therefore, I signed a contract in SOSPED for keeping the information of the respondents confidential, such as, personal identification and private issues, informed consent, respected for privacy, safeguarding the confidentiality of data and avoid harm to subjects (Gilbert 2008, 146). These ethical issues were maintained during the whole research process and once the research is accomplished either the data will be destroyed or kept as a top-secret data.

On the other hand, proving the validity of qualitative research is also a very challenging task to the researcher. Silverman (2008, 210) explains validity is another word for truth. In order to maintain the truth of my study, I have recorded the interviews with respondents in audiotapes and transcribed onto my computer. Similarly, I got a consent from project coordinator of Ma-Pe Project and CSR manager of RAY to publish their names in my research. The written information can also be checked respectively with them, in case of the need. Furthermore, both interviews were also recorded in the audiotapes and transcribed accordingly onto my computer. Apart from these materials, SOSPED (Helsinki and Vaasa) had also issued two letters for me describing my participation in the rehabilitation sessions and my research, on the title 'To Whom it May Concern'.

Some of the observation data were traced out from the internet such as RAY's promotional materials, therefore, the references are given for the sources in the text and my physical participation in gaming premises are written down in my personal diary with dates. Similarly, observation on TV and radio channels on promotional materials of gambling are public information, therefore, they can be reached very easily in the special need. However, the settings of advertisements were also written down in text format in my personal diary during the study. These sources would prove the validity of my study, as well as the data.

## 6 CULTURE AND VALUES

I would personally think that it is not worth attempt to even try to point out the common cultural values on gambling. It is due to that fact that we people are very different from each other. Moreover, we have very different cultural settings that shape our values, life purposes and conducts.

In addition, human beings are the ones who like to make sense out of nothing or at least human lives, which Parekh (2006,142) describes as meaning and significance of human life and activities and relationships. He continues by describing that the belief or views of human beings form about the meanings and significances of human life and its activities and relationships shape the practices in terms of which they structure and regulate their individual and collective lives.

With the help of mentioned research methods (Interview and non participatory observation, in chapter 5 and sub chapters), I have been able to find out following specific common and distinct values of eight problems gamblers towards gambling and some reasons on why they gamble. All values and reasons described below explain and take a side of respondents' own culture, religion, understanding and social identity. There are several different cultures existed in the world and human beings are embedded by certain cultures. Undeniably, cultures help to create certain moral values and norms in human beings. In addition, Parekh (2006,147) also states that culture and religion influence each other at various levels and religion shapes cultures' system of beliefs and practices. However, no culture is completely based on religion or vice versa. But culture and religion creates people's social identities by confirming as you are a Christian and you are a Chinese. Similarly, Gouveia, Albuquerque, Clemente & Espinosa (2002, 335) also describe that social identity is a central concept in social psychology and it emerges from in- group and out group comparisons, and show a sharing of group attitudes, goals, norms and values.



Nevertheless, all respondents of the study somehow shared the same so called social identity of being 'a gambler or ex-gambler' but their individual values towards gambling varied on the basis of their own culture, religion and personal motivation and psychological understanding. Similarly the reasons of gambling also varied at various levels.

### 6.1 Leisure time activity

All the eight (four Finns and four immigrants) problem gamblers were interviewed during study and asked about how did they see gambling before they began to play, after and now. Furthermore, they were also asked to write down their thoughts about gambling in a paper in random words. All interview questions were semi structured. Therefore, they were also free to discuss the issues openly, which they thought, were very important for them. In addition, I also asked them when, how and why they started to gamble. Of course, the answers were similar and different with each other at different levels.

Whatever the answers were, interestingly, gambling in the beginning was a leisure time activity to all of them. However, the reasons, why they thought gambling was a leisure time activity, were different with each other. Some respondents started gambling in their early ages, while some in adult ages. The reasons why some of them started gambling were also to escape from relationship and pass time. Similarly, they all answered that gambling, in the beginning, was a complete fun, amusement, excitement and just a game, however, they described their experiences to be very diverse. One of the Finish respondents explained:

I started gambling here in Finland every now and then but my first interaction with gambling was in the age of 10 when my one of the good friends was gambling very hugely. He used to play slot machine in mall and market and I also played. My friend used to play very much, in fact, we all and if I gave him some suggestions or advices and if he won, he would give me some money in returns, and of course I played with that his given/rewarded money. That was very exciting moment. That was all fun. I normally didn't have money to play and if my friend gives me money to play then, it is very nice time and very exciting moment.

According to the above-mentioned statement of a respondent, it can be argued that the age, when he started gambling, was not meant for earning money in general. He only followed his friend and friends' activity; however, the activity can be described as an innocent activity of a young child. His motivation does not seem to earn a lot of money by gambling. According to him, rather it was fun, nice and exciting moments together with his friend. Furthermore, the money he gambled was also not his own money.

Similarly, Rotter (2004, 37) also argues that gambling generally starts early in the life with social contagion as a stimulus for participation and with this early participation serving as a predictor of future pathology. That is how; the above respondent of the study also started gambling in his early age and later got addicted to gambling. I found that in the beginning, he was just a good company for his friend and getting a little money back as reward. However, the activity unconsciously stimulated his willpower and motivated him to gamble afterward.

Conversely, the situation, how he started to gamble, also showed a less and weak parental control upon a ten years old young child. Starting to gamble at the age of ten can also be taken as a mere example of negligence from the parents. According to him, the age when he started gambling, his parents had already got divorced. And mother had problem of alcohol and father used to be extremely busy at work. On the other hand, gambling was also a common and a legally accepted venture in Finland. As a result, the respondent found himself in front of gambling games very easily.

Similarly, other respondents also answered as follows. Of course, the ways they answered were different but the thematic meanings were very identical. All of them answered that they started gambling for fun, excitement and kill time.

Before I started gambling, I thought it is just like some kind of a thing, which you called just push up few coins if you have and if don't have then leave (An immigrant).

It was only standing and playing and I was going to him and asked oh.... How I should play.... I just wanted to learn (A Finn).

I was not so satisfied in relationship those days. Then I started to sit in front of computer more and more time. Later I noticed that gambling is much more exciting than girl friend (A Finn).

Gambling was fun. I had great feelings in the sense of passing the time by playing on the Internet (A Finn).

But a respondent replied a little different way. He said:

I didn't think about reason why I gambled. I was just curious about those games and wanted to try once. I saw other people playing and thought I can also try. I thought what can happen if I try. I wanted to know what is this actually- a deadly curiosity (An immigrant).

This statement already tells about his culture and religion back home. He was from the country where gambling was legal but still culturally unaccepted venture (See chapter 3.3). Gambling was not common in his country. It was completely a new thing for him. Therefore, his first encounter with the gaming machines in Finland created an arousal inside him to know about gaming machines. Later, he became a victim of his own curiosity.

According to Pascal, people gamble because they seek distraction or diversion from their chronic state of ennui. (Cited in Elster and Skog 1999,213). Continuing to the argument of Pascal, respondents of the study were also seeking distraction from their own situations, for example, one of them was not happy in his relationship with his girl friend. However, all were distracted for different reasons by gambling and the diversion which they described here as excitement or fun from gambling.

According to the respondents of the study, almost all of them played electronic gaming machines in the beginning. It was a complete fun to play with machines and did not need any skills to play. Therefore, Zangeneh, Blaszczyński & Turner (2008, 22) describe the most frequent explanation on why people gamble is that the activity is a fun and a form of entertainment.

Thus, after analysing the interview material, I also found that all respondents of the study took gambling as a source of complete fun, amusement, enjoyment, excitement, curiosity, diversion and just a game at first. Nevertheless, the consequences later were very horrifying and self-destructive.

## 6.2 Socializing factor

Human beings are social animals. Therefore, everyday interactions and interpersonal relationships amongst them are taken very seriously and called as a normal human interaction process.

During the study, I found that both the Finns and immigrant respondents thought gambling arcades, casinos and other gambling premises are to be the best places to socialize themselves. Of course, the contexts and life circumstances varied at various levels on why they thought; gambling premises were the best places for socialization.

In order to confirm this argument of socialization, I asked questions related to this context with the respondents during my study. All of them answered that they met new friends in gambling arcades and also got chances to socialize with new people. Furthermore, the people who came to gamble also had the similar social identity and were parallel to each other's situation.

Besides some of them were very precise and descriptive as well to this context. They explained:

An Immigrant:

When I was in my country, I married a Finnish woman in the year 2000. Since then we live together and later I shut down everything there and decided to come to Finland with her. When I came here, then everything changed, my wife was not anymore the same as she used to be in my country- character changed, everything change. I hadn't come alone; I had come with my two children. Here my problem starts in Finland. Many things went wrong. My both children from ex-wife from my country left me and moved alone somewhere else. I went behind them and request them to come back but they denied. My relationship with Finnish wife was also getting worse day by day. She also understood the situation and told me – it is better to stop. So I also told her- it is ok for me. Then we got divorce in 2007. Till then, I had completely lost my children- I didn't know where my children were. I started searching them. Later I knew that my daughter got married with one arabi guy and another daughter didn't want me to be in her contact. So I also did not keep any contact with her. I was lonely, sad and had recently got divorce. I put myself in casinos to socialize.

A Finn:

I used to play when I was happy. It was part of my day out with friends, a socialising way. Before going to bar, thought lets go to casino and visit there. Going to casino was so much matter of maintaining own personality and standard. Gambling changed as socialising components during Friday nights.

An Immigrant:

Everything came when I had hard time with my ex wife. I didn't have alternative so I was some kind of like... so dump. I don't have so many friends here, a very few. So I started to stake money in gambling.

A Finn:

I had depression and I don't think so I play may be when I get angry but when I go to cafe or bar for coffee or beer then you see people playing and it is easy to go and play and also to get money of course.

According to the above-mentioned quotations, the initial motivations of all respondents seemed to be very identical with each other. They thought that gambling premises were the best places to socialise themselves and kill their loneliness and forget everything. However, the life circumstances were completely distinct in natures. Every word from them carried a deep and serious meaning. Gambling was both excitement and escape for them (Elster and Skog 1999,214). All of them had some types of difficulty in their lives and gambling became a great source to get rid of immediate difficulties, which they defined as a way to socialise with others.

Out of four above-mentioned statements, three of them seemed to have very difficult situations. They were lonely, sad, depressed, divorced, and new in the host culture and completely abandoned by their own children. On the other hand, one of them wanted to maintain own personality or standard and rejoice life with the companion by visiting casinos and other gaming premises on weekends. In this way, it seemed that they had different types of problems in their lives. All respondents were seeking a proper outlet for their problems and wanted to continue normal lives. In this course, they found gambling premises and machine games a proper way out. According to them, in the beginning, they could also make friends there. But, later when gambling became the first priority, the socialisation tilted more towards gambling machines than the people around them. One respondent of the study said that:

In the beginning, I made friends in casinos but later when gambling became my priority and I had to pay my loan back, I forgot everything and only gambled.

After a thorough analysis on what they said, I came to the conclusion that gambling was a way of socialisation for the respondents in the initial phase. But later, automatically gambling habits turned to be a compulsive and dominating factor in their lives. As a result, the respondents of the study fell under heavy problems of gambling addiction and suffered from the problems, such as loss of control, huge loans and relationship breakup.

### 6.3 Immoral activity

All the respondents had certain religious affiliations. According to them, their individual values and family values were also constructed as accordingly and were heavily influenced by religious instincts. Out of eight-selected respondents, three of them were Muslims; one of them was Buddhist and the rest were Christians. It was very interesting to know their views and values on gambling when it comes to religion and how religion describes gambling. Many of them think that they are not religious and but do believe in God. Some denied accepting gambling as a sin but they confessed that gambling as an immoral activity includes such as tricks, betrayals, uncertainty, disrespect to own culture and religion. Religion gives hope, creates fears, restrictions and rules and regulations in human lives (see chapter 4). Gambling may also give the hope of a big win and the fear of a loss.

According to Zangeneh, Blaszczynski & Turner (2008, 155), throughout the history of our species, spirituality, religion, and rituals had been the central components of our lives. They also helped to shape up lives of human being accordingly and gambling too (see chapter 4). Therefore, meanings of gambling in different societies are often determined by the central components of our lives such as culture and religion, as good or bad. Continuing to the argument, Binde (2007,146) describes that in many traditional non-Western societies gamblers may pray to the gods for success and explain wins and losses in terms of divine will. Thus, it can be argued that gambling might be analogous to the religion.

In the case of eight respondents of the study, those, who believe in Islam, responded to the issues of gambling in following ways. Two of them described that:

In Islam it is forbidden (Gambling and alcohol) it has benefit but at the same time it has also harm to the people. The harm is bigger than the benefit. Therefore don't go for it. (An Immigrant respondent)

According to Islam, Gambling is Haram. It is not accepted. Connection with gambling is not good at all. It is shame. Gambling will cause by lot of things... you

know bad things. Little things are nice and most of the things gambling causes are only the worst. (An Immigrant respondent)

Similarly, the third respondent who also believes in Islam described a little differently that other two about quest of gambling in Islam. He said that:

We have about 10 different religions in Turkey but 80 % of population follow Islam. In Quran, nowhere is written... don't drink or don't gamble. Religion doesn't say anything it is more with culture. Culture says that don't do those things, which may ruin your reputation. Respect old people; don't perform any gambling activities in front of them and so on. (An Immigrant respondent)

He denied accepting that Islam forbids gambling. He said that Islam never told people 'do not drink and do not gamble'. It is not also mentioned in the holy Quran. He continued saying, it is not Islam religion rather our culture. Culture says us, do not gamble and do not do those things that may ruin your own reputation and family's reputation. Our culture prevents and restricts us by doing or initiating bad deeds like gambling.

The arguments of the respondents were understandable, the Holy Quran also explains that gambling and alcohol are bad inventions of human beings and have a great sin in them (see chapter 4). However, It totally depends on how people interpret meanings of what the Holy Quran mentions about gambling. Two of the Muslim respondents completely believed that Islam forbids gambling but one believed that Islam says gambling is a bad thing for people but culture is the one that puts restriction on gambling ventures. Thus, analysing to their argument, gambling was described as a sin or immoral activities by some respondents.

Furthermore, a respondent, who informed Buddhism had been the religion of his family, said that gambling was a sin for him. But, he did not believe in any religion. He also said that gambling in Chinese culture was also considered as a crime, a sin and a culturally unaccepted venture, however, Chinese laws allowed gambling (see chapter 3).

Similarly, Finnish respondents also informed Christianity as their religion and religious root. However, none of them completely believed on Christianity. When I asked them during the interviews how gambling is described in their own religion and what do they think about it, most of them answered gambling to be an immoral activity. However, one respondent said, 'he ignores what religion says about gambling because he does not believe in any religion'. He said:

I don't know about religion stuffs. So to say whatever it says it doesn't make any difference in my life in terms of playing games.

Here are some of the answers or opinions mentioned below, which were given by Finnish respondents. They told that gambling is an immoral activity and similar to a sin in many ways. They said,

I was born as a Christian and in a very religious Christian family where my grandparents were believers. But my parents didn't push me so much in this religion thing. But we always had a prayer before we go to sleep in my childhood. I am also member in church and I have done some religious study in my school and it was mandatory until you are fifteen. Religion in the case of gambling didn't advise me anything (moral and immoral) because I was not so religious. But still I know Christianity don't approve gambling and in bible it is said that don't gamble. I also believe that gambling is a sin and Christianity also delivers the same. So if I mentioned, I gamble among religious people, they might think I am a sinner.

And other said,

Yes of course, it is not good but it doesn't say sin. Religious people say that this is not good. Stop it.

Thus, every one of them had different opinions and beliefs about how religion described gambling and what they thought about it. Some of them told something and some of them told nothing. However, the meanings of what they told about gambling, slightly referred to a sin, a dirty game and immoral activity of the human beings. During the study, I also researched in different holy books and literatures about gambling and no literature precisely explains that gambling is completely forbidden. Rather, they categorised gambling as harmful invention of human beings.

#### 6.4 Freedom of gambling

However, Finland has only about 70 years old gambling history, it had already begun since a few centuries ago in Finland. Today in Finland, gambling is a legal and a culturally accepted venture at most. One can easily have an access to gambling premises and gaming machines such as casinos, pötti, slot machines and many other gambling arcades. In addition, lottery games are very famous in Finland. Finns even reject to accept lottery as a form of gambling. During the study, I asked some of my Finnish friends informally and also to the Finnish respondents about how they describe lottery.



Whether or not they define lottery as a form of gambling. Interestingly, they entirely denied accepting lottery as a form of gambling, rather described as a part of Finnish culture. Buying lottery not only has been placed as the culture of Finnish weekend's evenings but has also been practiced in normal Finnish households as a form of family's culture or hobby. They also explained that the revenues collected from lotteries and other forms gambling are invested for the good reasons in Finland, for example to promote social welfare and health care.

In addition, as a researcher, I also intended to ask some questions concerning acceptance and situation of gambling to the respondents in their own cultures during the study. The answers entirely differed between the Finns and the immigrants. All respondents had very distinct perceptions about gambling on the basis of their own cultures. Therefore, I also felt a necessity to analyze the answers separately. The original answers from both respondent groups are also written down respectively: the Finns and the immigrants. All four Finnish respondents explained that acceptance or situation of gambling in Finnish culture and society is very positive, for example, gambling is a legal and culturally accepted venture in Finland. They elaborated the argument on their own words as follows.

Gambling is very open and understandable here in Finland. I haven't been so much in to tell about when did gambling start in Finland and how and what is the history of it but the first Finnish national lotto game had started about 30/ 40 years ago. I would also say if I play then it is very normal here and slot machines are found everywhere.

Many people play in my society and from my village and also in Finland. But in my case, people advise not to play.

Everybody plays in my society. Mostly people socialize themselves through gambling. Basically If I play it is very normal here.

I think, Finns are quite positive to gambling. If you take for example this Veikkaus, lotto, Football, Ice Hockey, First It was somehow connected to the sports. Trying to gamble on the results on football games or something like this. It is good in this culture.

The Finnish respondents mentioned that gambling in the Finnish culture and society has positive values at various levels. Gambling industries of Finland are helping people to manage lives in the difficult situation by allocating money to promote an effective social welfare and healthcare facilities in the country. People play games freely and are

also allowed legally in Finland. No culture abides them not to initiate gambling. If someone gambles, people will not surprise or stare at his or her actions. Gambling is absolutely a voluntary activity in Finland.

On the other hand, all immigrant respondents blamed that the openness of Finnish culture towards gambling was the major reason for their current situation and suffering. Therefore, I also asked the same questions to immigrant respondents to know about the acceptance and situation of gambling in their own cultures. The answers were utterly different than Finnish respondents. Nevertheless, gambling ventures take place in their society as well in any cases. Gambling is partly illegal, conditional and culturally and religiously unaccepted in their countries for various reasons (see chapter 3). Thus, the immigrant respondents also described the situation of gambling in their own cultures as follows.

A crime or sin. Though gambling has a long history in China, when people always talk about gambling, it is taken as a negative thing.

Well people are also gambling there, but it is different. Ok now days we have also those slot machines in my country. People don't have that much money to go and play. People are also addicted there. They have also spent their whole life in gambling. But Gambling is not so normal in Gambian society and culture. People are against of gambling. My religion Islam is in against. People don't like it. Gambling is a matter of shame. If People gamble, they will have to hide it. They have a fear that they count low in society. And community will exclude them.

For the high-class people, gambling is possible because they have some connection with western society. But in middle and lower class, it is culturally, legally and religiously forbidden in Egypt.

In my culture, everybody hates gambling. There are not any casinos but only in tourist places. If someone opens casinos, government will raise this issue in parliament and they close it down immediately after one month. Rich people go outside to play and at the same time, Casinos also moved out from my country to other places, for instances in Cyprus and Bulgaria. In my community, people play cards in small teashops in hidden way just for fun. The place is called crothhane – teashop. Some also bet money but winner always buys tea for all. Some people also bet a big amount of money in gambling secretly in such teashops. But people hate that.

As a researcher, I realised that the amount of gathered information were too little to analyse the exact situation of gambling in those cultures and societies. However, with the help of gathered information, I relatively got some ideas about gambling. One clear illustration of such ideas is that gambling is not only gambling or playing money in their

culture. Gambling is partly linked to the poverty, people, culture, religion, national politics, moral questions, social class and inequality, for example, Islam does not accept gambling and poor people do not have access to high class gambling zones.

Furthermore, when I look back into the Finnish context, nothing is so strongly related to the gambling. At least, every citizen has a minimum standard of life with proper food; hygiene and living condition. These are properly ensured by the social welfare and healthcare services of Finland. One can be who he is and gamble in peace in Finland. Gambling is rather considered as ‘games for good reasons’ in Finland.

According to the explanation of immigrant respondents, people also make attempts to gambling in their countries and they are also addicted in the gambling. But the situation of gambling is not as similar as in Finland. It depends on the indigenous cultural values, social bonds, political and societal values, social status and religious affiliations (see chapter 3 and subchapters). The most important but personal issue is who you are and how you play: legally or illegally.

According to Parekh (2006, 124), human beings share a common nature, common condition of existences, life experiences, predicament and so on. They also, however, conceptualize and respond to these in quite different ways and give rise to different cultures. An argument of Parekh already tells about why the situation of gambling differs between the Finns and the immigrant respondents. However, both respondent groups share common nature, life experiences and difficulties, the local cultures and components of lives has a lot to do with some particular issues of gambling. According to Parekh’s argument, process of human development cycle is similar everywhere but there are some other moulding aspects, which we call culture, religion, indigenous values and norms, makes differences in rise of particular culture such as gambling, for example gambling is culturally accepted in Finland but is also unaccepted in many other countries around the world.

I asked some of the immigrant respondents about what happens if they gamble ignoring core values of culture and society. One of them answered:

People’s life in my country is not like Finnish life, you live in family, and you have almost every day visitors. You have to always responsible for wellbeing of your family. If you do something wrong like gambling, it is concern of your all family. All of your family members are not happy for what you are doing. There, people care each other very well.

This explanation explained the two different ideological frameworks for living ideologies: traditionalism and individualism. Traditionalism refers to the collective living and collective wellbeing. Whereas, individualism refers to the development and wellbeing of an individual, secularised, appealing to science and determinism to explain reality. It is often described that western societies embrace individualism and the rest embrace traditionalism. According to the traditionalist framework, gambling is regarded as the means to exploit others and inconsistent with cooperative values. Whereas individualist framework explains in cultural context the basis of shared ideas, values, beliefs that are conducive to the gambling. (Zangeneh, Blaszczyński & Turner 2008, 14-15.) According to the argument about traditionalism and individualism and looking at the personal opinions of the both respondent groups, it can be argued that gambling has its meaning in different cultures, for example, Finland accepts a legal gambling for good reasons and immigrant respondents' countries partly accept and partly do not accept gambling for various other reasons such as values of culture and society.

As a researcher, after analysing the situation of gambling, I have found that, no culture is superior or inferior. The most important issue about culture is where you are born and how you breed up with the shared cultural values. When a person goes through an acculturation process, there is a high risk of misunderstanding culture. Schwartz, Zamboanga, Rodriguez & Wang (2007, 161) argue that acculturation process includes both adopting receiving-culture ideals and behaviors and retaining heritage-culture ideals and behaviors. It has also very accurate process and strategies.

According to argument mentioned above, the immigrant respondents have partly misunderstood the culture of gambling in Finland. They came to Finland and remained very far from their own culture and society where the meaning of gambling is completely different than in Finland. They were free from their own cultural and social bonds and found completely free in Finland. As a result, they started to gamble without any fear. One immigrant respondent told that

I did not scare playing on slot machines because every one near to me was also playing with no fear. I was far from my culture and society. I was completely free and out of any control from my family, friends and society in general.

Thus, gambling is positive and culturally accepted venture in Finland. Moreover, Finnish gambling ventures are also meant for good reasons. According to the immigrant respondents, the positive attitudes of Finnish society and openness towards gambling became very alluring to them. As a result, they felt a sense of freedom in the Finnish culture. The feelings of individual freedom and positive attitudes of Finnish gambling culture opened up chances of gambling amongst immigrant respondents. Gradually, it turned into an excessive gambling problem and later in horrible addictive behavior.

## 7 MEDIA, POLITICS AND COMMERCE

### 7.1 Political agenda and social encouragement

The question of why gambling is a political agenda and why society encourages gambling in Finland are very tricky questions and also very difficult to answer. However, the situation of gambling in Finland seems to be a political agenda and societal encouragement for the betterment of social welfare and health care. Looking at the country's profile, Finland is one of the best welfare states in the world.

As a researcher, I did a very thorough and extensive non-participatory observation on the issues. During the study, I read through all the information that were available on the official website of RAY, lotteries act of Finland and looked through the current development of country's social welfare and health care services and its partners to make this possible.

During the study, I found in the lottery act of Finland that gambling is fully a legal venture and one need to obtain a licence from the government in order run a gambling industry within the country. Moreover, there was also one pre condition mentioned in the act in section five about running a gambling industry within the county. It says,

A lottery may be run by a registered association, an independent foundation or other such organization that has a charitable or other non-profit purpose and whose registered office is in Finland. (Lotteries act 1047/2001; amendments up to 1344/2001 included)

According to the official website of RAY, it is one of the largest gambling industries in Finland. It is associated with 98 different member organizations all around Finland at present. All these organizations also work to promote social welfare and health care services in Finland. Moreover, they also represent at general meeting, which is RAY's supreme decision-making body. The Board of Administration is composed of seven members appointed by the Finnish Government and seven appointed by the General

Meeting. RAY has around 1 700 full and part-time employees.

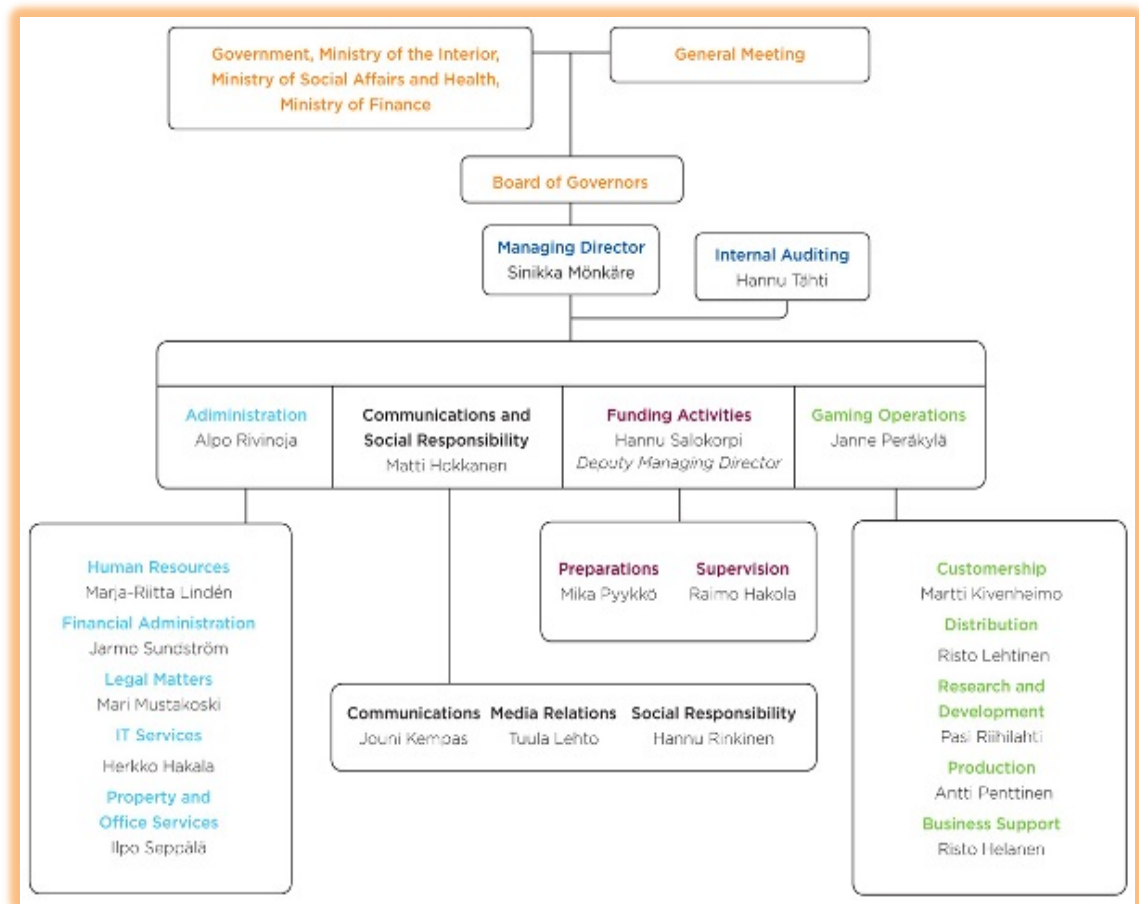


FIGURE2. The Board of Organization, RAY

Source: Official website of Slot Machine's Association of Finland.

In the figure 2, it is clearly seen that the Ministry of interior, Ministry of Finance and Ministry of Social Affairs and health of Finland are the supreme bodies in the Board of Administration. All the activities, that are held by RAY have, a direct involvement of the Finnish government.

Moreover, other two smaller gambling industries Veikkaus Oy and Fintoto have also a government control over their activities and revenues. Veikkaus Oy run in the domain of the Ministry of Education and the Ministry of Agriculture and Forestry holds the power to decide over the revenues of Fintoto Oy. The involvement of the Finnish

Government in gambling industries of Finland is very strong and influencing in various levels.

According to RAY's official website, in 2009 RAY's revenue was 651 million euros and turnover 597 million euros. The difference between revenue and turnover represents lottery duty of 53,6 million euros, which is paid to the state. Of RAY's turnover, 513 million euros was generated by the slot machines located in business partners' premises, and 18 million euros by the casino games like roulette and black jack in pubs and clubs. RAY's own arcades produced 90 million euros of turnover, and the grand casino in Helsinki accounted 30 million euros.

During the study, I also asked a few publics in Helsinki railway station informally about what they think about gambling industries and government's involvement in gambling industries. Every one of them answered that the involvement of government in gambling business is apparently a positive endeavor to support social welfare and health care services of Finland and a noble initiative for social cohesion as well. Similarly, the majority of respondents of the study also responded that the endeavors to improve social welfare and health care initiated by the Finnish gambling industries are excellent, invaluable and innovative at most.

Due to the social, cultural and political acceptance and positive intentions of gambling in Finland, it has left a remarkable impression, as well as positive image among people. As a result, gambling has relatively remained as a political agenda and undeniably society also encourages gambling in Finland. Nevertheless, the consequences of gambling have been seen as a horrifying social problem in Finland to some extent in the recent years.

## 7.2 Promotional activity

The promotion of gambling on television, internet, newspaper and in the gambling arcades is also one controversial way of encouraging people for different types of gambling ventures. Furthermore, such promotional activities are not only giving an image of Finnish capitalistic society but also are promoting positive attitudes of gambling amongst people in Finland. As a result, gambling industries in Finland are



very successful in building trust among people and encouraging people to play games for the good reasons.

During the study, I did an extensive non-participatory observation in the gambling premises and followed the advertisements on television, radio and internet about gambling. I saw that the ways of promoting gambling are very manipulating types and might also manipulate some people to involve in gambling. Some instances of such advertisements are mentioned below.

Every evening at 20.55 on television from channel four (nelonen), Veikkaus, a Finnish national lottery association, shows the results of lottery. In the promotional advertisement of the Veikkaus, they broadcast: Suomalainen voittaa aina (Always Finnish people win).

Another example of the advertisement is of netti casino. Netti casino frequently broadcasts its promotional materials on television and radio channels in a very sarcastic way. The advertisement of netti casino also seems very tempting and attracting to the people. They broadcast an unreal hope in the advertisement such as, Elämäsi voi Muuttua (your life can change). Further, netti casino has also many other ways of promoting their business. During the study, I also found that some of the promotional materials are very unreal. For example, in one setting, a man throws bundles of money to the street and his friend sees the incident and asks why you throw money. Then, he replies, netti casino has given him too much money and it is very difficult to carry all. Perhaps, he has to hire a staff next time to carry his money. Similarly, paying the restaurant bill by gold, buying an expensive car from the money that was won in netti casino are some other examples of the advertisements.

The television channels also broadcast enormous TV quizzes nowadays world widely. Basically, the main idea of quizzes is that television hosts ask audiences a very simple question at first. Then, the audience have to answer the question by sending a SMS. If the answer is wrong, participant will be automatically disconnected from the game. But, if someone wants to continue, of course, there are options to continue further. Interestingly, the wins are also very big, for example, cars, hundreds of euros and gift cards. However, the money, one spent on phone, is not that big. It is just a minimum

premium charge for your SMS, which is about 95 cents and tax.

Similarly, I also saw some advertisements of RAY on internet and in its gaming arcades. The written texts on advertisements seem to me very inspiring and motivating at most, such as games for good reasons, hyvän tahdon pelejä (games of good will), pidetään huolta (we take care). In those advertisements, elderly people, children and people on wheel chairs are often shown in the background.

Further, there are numerous others promotional advertisements of gambling shown on televisions such as Mr. Green, tax-free games, and poker game competitions. Similarly, there is also one emotional advertisement about Joker shown on the television. In the advertisement, Joker burst into tears and advertisement ends up with the text ‘Jokeri on palannut (Joker has returned)’.

Looking at the all above mentioned promotional materials of gambling, it seems that gambling industries are motivating people to gamble for several reasons and in various ways. Some of the above-mentioned advertisements deliver hopes of a better life to the people on unreal grounds in its advertisement such as the ways of netti casino. This trend of advertisement may stimulate people to gamble excessively and may raise the risk of addiction. Nevertheless, some of the advertisements are real too, for example, RAY’s promotional materials. However, RAY is advertising reality in promotional materials, the ways are still somehow unconvincing and manipulating. Gambling can really be the greatest problem to some people. Therefore, a special attention should be given on these issues.

Apart from above mentioned examples, there are tens of other games and sources of gambling available in Finland. Having looked at the ways of promoting gambling business in Finland, it raises several questions within me about whether viewers are being exploited or whether such programs or advertisements are just another way of enjoyment. There must be a fine line between customer enhancement and customer exploitation (Griffiths 2007, 271) in advertisements. The advertisements always broadcast positive sides of gambling but never broadcast its drawbacks. This situation is ultimately encouraging people for gambling. At the end, it may create a horrible addictive behavior in some people and there have already several examples of gambling

addiction been found in Finland as well.

According to Zangeneh, Blaszczyński & Turner (2008, 13) people have several motivations for gambling. Further they described that there are three preconditions of gambling such as motivation to acquire wealth, exist as a sphere of human activities and easy transferable of wealth. Looking at this explanation, it can be argued that the advertisements, which are broadcast on the Finnish television, shows, internet and posters, might encourage some people to improve their life situations by acquiring wealth and feelings of security. However, the reality of gambling is often opposite and addicting at most. Therefore, it can also be argued that such broadcasting may have deep psychological impacts on human beings.

Thus, the publicity of gambling on the media has given a false hope, made several unreal promises of big wins to some people. The projection of fictional settings in the promotion materials might tempt people for gambling to achieve the best results, for example respondents of the study are some examples of this case. On the contrary, contributions of gambling industries in the social welfare and health care service of Finland are invaluable and remarkable efforts. However, the impacts of gambling in people's lives cannot be completely denied for such reasons. They can be degrading in some cases.

### 7.3 Accessibility of gambling games

One of the most discussed and argued reasons of gambling addiction by the respondents of the study is accessibility of gambling games in Finland. RAY is one of the major and largest gaming industries in Finland. Further, RAY operates excessively club rays, which have four gaming tables and 25 slot machines. Each potti arcade has twenty machines and täyspotti have 1-4 gaming tables and 25-100 slot machines with games. They also have roulette, black jack, red dog and fast poker, as well as slot machines, including some of the latest models. (Raha- automaattiyhdistys.) They are mainly located in shops, shopping malls, restaurants, pubs, clubs, and nightclubs.

From the observation, I found that legalised gaming places and machines seemed to be very busy and popular among people. This scenario explains to me that people have a very easy access to gaming machines. For example, during the spring 2010, I did a few hours observation in one R-Kioski in Järvenpää. The shop had also a few numbers of slot machines, however, the area of the shop was very tiny and congested. Some of the customers came and bought something from the shop. After shopping, they were about to leave the shop but they saw slot machines and stopped by to play games. Whether they played all the coins they had in their pockets or not, it was very difficult to predict. However I saw, those who lost the coins left the premises immediately and those who won remained for a longer time until they won a little more or lost everything.

According to the above-mentioned example, what happened was that people easily got an access to the slot machines in R-Kioski. If there were no slot machines, people, probably, would not stop by to play. Similarly, Zangeneh, Blaszczyński & Turner (2008, 66) explain that the sound of slot machines may induce a feeling of excitement for an individual who has experienced many wins on the machines. They elaborate further that this feeling of excitement may then motivate the individual to try his or her luck on the slot machines. According to argument of Zangeneh, Blaszczyński & Turner, people in the R-Kioski may have also been distracted by the sound of slot machines or they might have also experiences of a big win previously in the slot machines, which might have created an arousal inside them to try the machine once again.

In addition, I also asked the respondents of my study about why they cannot get control over their playing habits and urges. All of them gave the same answers:

We want to control but the problem is how to separate ourselves from gambling machines. They are everywhere and one can easily stumble on slot machines.

Another respondent of the study blamed to the shops such as R-Kiosks for being official agents of RAY for marketing of gambling. He said,

R-Kioski's employee easily recognise the gamblers and intentionally he or she gives back change money in coins. In my opinion, it is a psychological way to prepare gamblers to play more. All R-kiosks run gambling business and getting commission from RAY.

As a researcher, going through all the materials collected during the study, I found that people had a very easy access to gambling in Finland. Slot machines are available almost in every other store, kiosk, restaurant, bar and nightclub. However, gambling is a legalized venture and patrolled properly in Finland, an easy encounter of respondents with the gambling games have contributed to the generation of addictive behavior in them.

## 8 INDIVIDUAL ISSUES

### 8.1 Gambling as a motivational contribution

People may have very different perceptions and very personal motivations about their gambling. Some people may have gambled to kill time by sitting in front of machines or computers and some may have gambled to make friends. Similarly, some people may gamble to pay off the debts, some may gamble to reach a big win and have a fantastic life ahead and some may gamble to spend spare coins and try their luck to make easy money. The one way or another, the motivation reflects on personal level and their life circumstances. Elster and Skog (1999, 209) also state that some people may gamble to forget the shame associate with their gambling habits and some gamble to pay off their debts.

During the study, I discovered that all respondents had also their own and personal motivations behind their gambling habits. One of the respondents said that he gambled because he wanted to make fast money.

As I said Internet poker, I supposed I read somewhere else about it. Maybe I have always been a sort of a gambler and so I saw this is a chance to make money but fast. But in the beginning just to try it how it worked out. I play first slot machine and it was not a big game with lots of money so... It was not giving anything to me. So, then... Internet poker. (A Finn)

The main motivation of above mentioned respondent was to create easy wealth from gambling ventures. He saw chances of a big win in gambling until he realised that he was badly addicted to the gambling.

Similarly, another respondent also told me about his genuine motivations towards gambling. According to him, at first, he played to make easy money and later to compensate his losses. He realised after sometime that he had played over his budgets and had a huge load ahead to clear. He said ,

Sometimes, I won and I had a hope that I may win again and used to visit there. Then after, I started to play over my budget and suddenly realised that I must play and win the money back. First I played to win and make money. When I

lost, I used to put more and more money to get that lost money back. Main reason is to make money. (A Finnish respondent)

However, every respondent had different reasons and motivations behind his or her gambling habits, interestingly, one of them mentioned completely a different life circumstances for starting gambling in Finland. He was a very good motorbike racer. Suddenly, a terrible accident occurred in a race and his one knee got seriously injured. Due to the injury, he had to stay at home for few months. Those days, he used to be completely alone at home. According to him, he did not have many things to do. Many thoughts about his future career and other issues were disturbing him time and again. Therefore, he tried to keep himself busy in searching new things. Finally, he found a proper outlet for his thoughts in internet games. As a result, he suffered from a terrible addiction later on. He said,

When I injured my knee motorbike competition and have to stay at home for 3 months. I was lying in the bed for three months because I was so badly injured. During that period, I was too much bored therefore started gambling to get outlet. In the beginning, gambling was fun. It was boring to be at home doing nothing and watching the same stupid television program all the time and waiting girl friend to come home. So I thought if I play then I have something to do. So... Started to play. I had great feeling in the sense of passing the time by playing in Internet. (A Finn)

The motivation of another respondent was different than the previous one. He gambled more because he was ashamed of his gambling habits. However, the initial motivation was to find friends or a woman. He said ,

I was shy and somehow ashamed of my habit. I knew since the time when I learnt to play, gambling is not good. I see gambling/gambling machine similar to secret sex that is made secretly with another woman. It is cheating but I never thought it would be my best colleague. For me, Gambling is like drinking alcohol, eating, having sex. Feelings were so good in the beginning. It is good way kill time and finding friends or woman. (An Immigrant)

Thus, after analysing all the interviews, I came to the conclusion that people had several motivations and reasons for initiating gambling. Gambling consisted of both positive and negative aspects and had a very deep impact in respondents' lives. I also found that every respondents had diverse reasons or motivations for initiating gambling. According to them, some gambled to improve their financial situations and some gambled to evade personal situations. They had multiple reasons and motivations behind their gambling habits. Interestingly, the reasons and motivations of the respondents were seen to be

changing according to their life circumstances. In the case of one respondent, he played, at first, to have fun, then to earn money and in the end to pay off his debts. Therefore, it can be argued that people might have an enormous amount of motivations and reasons in gambling and they differ from each other according to the different life situation.

## 8.2 Gambling as an addiction

According to Elster and Skog (1999,1-5), addictive behaviours have two challenges such as on practical and theoretical levels. They elaborate that addiction ravages lives and communities on practical level. The challenges are to identify treatments and social policy to ease such plague. Similarly, on the theoretical level, addiction raises the contradiction of voluntary self-destructive behaviour. The main challenge of this is why people involve in the behaviour that they know will harm them. Therefore, the behaviour of gambling can also be taken as one of the self-destructive behaviours. They describe further that addiction means someone wants to quit some of his activities but unable to do so. According to this argument, gambling addiction is also referred to the situations where people are unable to stop staking money in casinos and gaming machines. It involves a loss of control, anxiety, and arousal in will power.

All the respondents of my study said to be problem gamblers with addictive behaviour in gambling. As Elster and Skog described in the previous paragraph, they also wanted to quit gambling but were unable to do so. Some were addicted for two years and some were for five years. Five years perpetual gambling of one respondent was recorded to having the longest period of addiction out of eight cases. I met seven of them in gambling rehabilitation session, named as Gambling Anonymous run by the Foundation of Social Pedagogy and one respondent was selected from my own social network. He had also a long experience of gambling addiction in Finland.

I participated in five rehabilitation sessions three hours each time. During my participation, I also made an extensive observation and concentrated on the discussion session. The discussions were held among respondents and therapist. Later, I also had separate interview session with them. They seemed to have very vulnerable life



situations, for example, huge debts, loss of control, relationship breakdown and several health related problems. Everybody wanted to stop gambling, but they were unable to do so. During the session, one immigrant respondent said ,

I have never been satisfied after a big win, always wanted to make either double of that or at the end nothing, always nothing.

According to him, it was not about winning or losing but was about the matter of self-satisfaction. He never got satisfied in a big win or a loss. His behaviour was self-destructive. He knew that there was a huge loss than a win but he had lost control over his behaviour. According to positive and negative stimuli mentioned by Zangeneh, Blaszczynski & Turner (2008, 66-67) in his book, win is a positive outcome and it is presented after the behaviour, as a result his behaviour of playing for more positive outcome increased. At the end, he used to end up with no penny in his pocket. As per the argument, he had already been victimised by positive and negative stimuli of gambling. Afterward, he developed thriving addictive behaviour within himself.

Another respondent also added that

After a big loss in casino, I am normally panicking for what I lost, restless, nervous and again waiting for next day to come and open the casinos. At the same time, I am busy at arranging money for tomorrow. Tomorrow comes and I lose everything and sleep well thinking that I have nothing left to play. But automatically, I arrange some money for gambling, though I know I am going to lose all again. Machines and casinos never let anyone to win. But my problem is that gambling has been so compulsive. I do not care anything than gambling.

In this case, he was not sure what he was really expecting from gambling. He was neither afraid of losing money nor ready to stop. According to him, loss was bigger than a win in his life. Perhaps he was gambling because he did not know when was the next win. Zangeneh, Blaszczynski & Turner (2008, 67) describe gambling behaviour is maintained because individual does not know exactly when next big win will occur but understands that he or she will have to continue to gamble if she or he is to win again. His situations seem to be pretty similar with what Zangeneh, Blaszczynski & Turner argued about winning. He had a huge loan to pay off but never had a big win. Therefore, he was unconsciously striving for a big win.

Similarly, another respondent spoke out his own experience. He was very careful about his gambling behaviour among immigrants. He never gambled with the person he knew

and in a new place. According to him, he was ashamed to introduce himself as a gambler to his friends. Culture and religion were the main reason behind his actions and thoughts because gambling was forbidden in his country. He said,

I did not think about gambling for four weeks. Suddenly I saw slot machines at one café in Tikkurila and after few minutes I found myself playing in front of slot machine. I do not know the reason why did I do so. I always used to go to the familiar places to gamble before. I do not want that my immigrants friends know about my problems. This time I could not stop myself. (An immigrant respondent)

The situations mentioned above are different from each other, but all the respondents suffered from the same problem of gambling addiction. They were badly indulged in gambling. However, they wanted to stop gambling, were not able to control mysterious urges of gambling. They were habitually triggered by the urges of gambling.

One of respondents said that a win never satisfied him and kept playing more and more. Another said that despite continuous loss in the casinos, he was unable to stop playing habits and kept arranging money for next day's game. Nevertheless he knew that loss was 100% sure. The third one said that slot machines or strong gambling urges distracted his mind and made him play without thinking the consequences of relapse ahead. All respondents spent more money than they intend to spend. According to Elster and Skog (1999,208), those are compulsive gamblers who experience the loss of control by spending more than they intend to. This situation is referred to a psychiatric disorder characterised by persistent and recurrent maladaptive patterns of gambling behaviour and by a chronic, relapsing course (Aboujapude and Koran 2010,51).

All the respondents of my study were unable to control their will power and behaviour in gambling. According to the respondents, because of severe indulgence in gambling, they partly suffered from other uncountable personal and social problems such as unexpected divorce, depression, financial crisis such as big loans, loss of trust from family members and friends, unemployment and loss of job, alcohol and substance abuse, use of prostitution, and relationships breakdown, loneliness, and other several health and psychological problems. Similarly, Aboujapude and Koran (2010,51) also describe that psychological problems are common among pathological gamblers and include significant financial and marital problems, reduce quality of life, bankruptcy, divorces, and incarceration and impaired functioning.

Thus, after analysing data collected during the study, I came to the conclusion that all respondents suffered more or less from psychological disorder, severe loss of control and weak will power and went through various relapse courses, which are some of the symptoms of gambling addiction.

### 8.3 Childhood and relationship

One can easily argue what are connections between gambling and childhood. It may sound a little bit awkward but at the same time, it is also very essential to look back to the development of a child in relation to his or her involvement in gambling in adulthood or earlier. In addition, family background and relationship issues are also equally important to look at. During my study, I asked few questions concerning childhoods, family and current relationship status of the respondents. Indeed, the responses on the questions were very interesting and explained some connection of their childhood situation and relationship towards development of their gambling habits in adulthood or earlier.

According to Foley and Leverett (2008, 14), children's cognitive development is active: they take meaning from what they see, hear and experience and make sense of it within their own world view. Therefore, good parental and family care to the children is very essential. Lack of proper care to children from their parents may lead them to adopt what they see, experience, hear and make sense according to their own worldview from the surroundings. Foley and Leverett (2008, 62) continue that friendship may buffer children and adolescents from the adverse effects of negative events, such as family conflict, terminal illness, and parent's unemployment and school failure.

Having looked at the childhood and family relationships among Finnish respondents, I found that the natures of their childhood were very similar with each other. According to the respondents, the majority of them belonged to so called rich family. Parents were in business and had very good economical condition too. Therefore, the access to money was partly easier for some respondents.

On the contrary, the majority of respondents' parents also went through very serious relationship breakdown situation. Out of four respondents' parents, three got divorced when their children were only in the ages of 5-10 years. Since then, according to the respondents, they started living partly with mothers and partly with fathers. One of them also had to move to his grandparents. Because of bankruptcy, his parents lost their business and his mother had to move to southern Finland. As a result, he had to live only with his father because fathers' financial situation was very weak. He could not move to his mother either because mother was diagnosed as an alcoholic recently.

According to the Finnish respondents, the majority of them did not have any parental control and proper guidance during their childhood and teenage. They were partly free to do things that they wished to do. They did not get proper common care and love from their parents. One Finnish respondent said,

After divorce of my parents, I moved to grandparents and hardly saw my mother and father once in six months but we used to talk sometime on telephone. I felt that I never got proper love and care from my family. Grandparents were old. So, I could easily do what I wanted. So I started drinking during my early age. Before gambling, I was addicted to alcohol.

Life circumstances split them from parents and proper parental care and love. As a result, one of them started gambling at the age of 10 with his friends and started consuming alcohol at the age of fifteen. Similarly, another respondent started gambling in his teens and also started consuming alcohol excessively. As a result, he was addicted to alcohol and later to gambling. Moreover, he also suffered from a very serious mental health illness. He was under heavy medication and therapy for a long time. He was still under medication when I interviewed him.

According to the Finnish respondents, they were left alone to decide on things and developed according to their own wishes. They were deprived from proper common parental care love that every child requires to get from his or her parents.

On the other side, the cases of immigrant respondents were completely distinct from the Finns; however, one of them had got divorced once before. According to them, all of

them lived in a joint or extended family where traditional values were well practiced. They were bred up in a culture where parents and other members of family and society immediately responded to their every good or bad attempt. None of their parents went through any severe relationship breakdown, such as divorce. They lived happily together in a big family until they moved out from home for some special reasons such as, work and study. Since the childhood, they were bound to follow rituals, values and norms specified in culture and religion. They were obliged to obey every aspects, rules and regulations determined by their family, culture, society and religion in common. According to them, they were monitored by social and cultural bonds, which decided on what was good and what was bad for an individual, family and for the society they lived in.

The majority of immigrant respondents told that they moved to Finland only after marrying a Finnish woman, although one of them was only a student. According to them, there are many reasons for development of their gambling habits and changes in their behaviors also occurred accordingly in Finland. The first reason they gave was new and open host culture. Loneliness was one of the reasons for them to find gambling arcades very friendly place because they did not have many friends at that time. Gradually, they also told that culture was new and people were different. Finnish culture was beyond their understanding. One of them told that his wife changed completely after moving to Finland, in everything, she started telling it is Finnish way of doing things. In general, all immigrant respondents had difficulties to manage in cold and gloomy weather like in Finland.

Moreover, three of the immigrant respondents went through relationship breakdown with Finnish women. All of them told that they started gambling when they were left completely alone in the Finnish culture. New culture was very overwhelming to them in many ways. Therefore, three of them started gambling when they got divorce. They told that they did not know what to do and where to go. One of them came to study and started gambling. When he noticed gambling a legalized and a free venture in Finland and no one could stop him playing. According to immigrant respondents, divorce, loneliness, new and liberal culture, legal gambling, absence of own family and social bonds were the main reasons for development of gambling problems among them.

Thus, looking at situations of both the immigrants and Finns, It can be argued that one's childhood, family background and relationship status have a lot to do with shaping his or her individual behaviors ahead. The study also shows that, unexpected changes in lives have partly contributed to development of gambling addiction in some of them.

## 9 Ma-Pe PROJECT AND THE FOUNDATION OF SOCIAL PEDAGOGY

During spring 2009, I contacted Anita Lähde, the project coordinator of the Foundation of Social Pedagogy, Helsinki. She was coordinating one project called Ma-Pe Project, which lasted for three years. The project was originally aimed at combating gambling addiction among immigrant youths; however, it was open for everybody regardless of his or her religion, culture, language, political identity and gender. And the service was also offered for free of cost and offered in the English language. The project was funded by The Finnish Slot Machine's Association and ended in December 2009. During the project period, the project workers mainly focused on therapeutic work and ran therapy sessions for problem gamblers in order to help them to get control over their gambling behaviours and triggering urges. The therapy session was named as Gambling Anonymous. Therefore, all information and identification of gamblers considered highly confidential. The therapy took place both in Helsinki and Vaasa. Besides, the service was also offered to family members of problem gamblers.

According to Mrs. Lähde, one of the motivations of the Ma-pe project was to combat discrimination in Finnish society by bringing problem gamblers back to normal life situations through therapy work, for example, at work, hobbies and study. Simultaneously, the key principal of the foundation in general is also to activate and start projects to combat different types of discriminations from Finnish society and empower minority groups to become equal member of the society.

Furthermore, the foundation had already accomplished five different projects dealing with decisive questions concerning compulsive gambling or gambling addiction over past many years but none of them were concentrated on the issues of immigrants' gambling. Therefore, According to Mrs. Lähde, Ma-Pe project was only the pilot project specially dealing with the issues of immigrant's gambling in Finland. She believes that the project has relatively contributed to ease discrimination generated by gambling addiction in Finland, For example, some of the gamblers little by little, got control over their addictive behaviours and a few of them had already involved in work

life, study and hobbies. However, she mentioned that it was very difficult to source gamblers for the project in the beginning, it proved to be milestone approach to tackle addiction problems among both immigrants and Finns by the end of the project. According to her, this project did not only help out immigrants and Finns to get control over but also taught a lesson to Finnish service model on how to deal with the question of gambling addiction in multicultural atmospheres. Cultures are, in fact, different and unique around the world and the issues of gambling are also described accordingly.

According to Anita Lähde, and official website of SOSPED, the foundation was established in 1984 as a non-profit organization by the founder members, Antti-Veikko and Britt-Marie. At that time, the founder members were specialized only in social pedagogical questions and it was a pioneer approach in Finland. Further, the foundation has very long and glorious history as well. At the moment, the foundation focused on providing necessary pedagogy education; running rehabilitation and therapy work, running projects such as Ma-pe project and peer support group for gamblers in Finland. (Sosiaalipedagogiikan säätiö.)

During the study, I participated in five therapy sessions in Helsinki. Furthermore, I also participated in one rehabilitation camp organized for problem gamblers and spoke about my experiences and feelings about gambling in final evaluation seminar of Mape project and also in 25 years celebration program of the foundation. My role in therapy session was only as an active listener and passive contributor. During the session, I did strictly follow the process but did not disturb the process, however, I responded to the questions concerning my intentions and research questions regularly. In the end, because of my participation, I could also build trust among problem gamblers. As a result, I could also manage to interview them for my study. Out of eight respondents, seven were from SOSPED and one was a friend of mine.

According to Mrs. Lähde and presentation delivered in Final evaluation seminar by Kari Huatari on 17 of December 2009, the rehabilitation model of SOSPED was based on Cognitive Behavioral Therapy (CBT) and motivational interviews. The Swedish Spelinstitut originally developed this model to run similar project in Sweden. In fact, the model was adopted from the Swedish project. Nevertheless, CBT is the most used method worldwide. According to Zangeneh, Blaszczynski & Turner (2008, 186, 187 & 189), a major emphasis in therapy is on the gambling urge being extinguished. He



elaborates, cognitive behavioral psychotherapy includes different components such as education, coaching, homework, self help, empowerment, empirical, structure, problem focused, current, goal directed, client centered and collaborative.

Similarly, In Ma-pe project also, whole rehabilitation model consisted of eight different sessions. Indeed, Every session had different instructions and goals. All sessions dealt with different issues concerning gambling urges and prevention of urges. The rehabilitation model followed and included the elements which were described by Zangeneh, Blaszczynski & Turner (See previous paragraph) in their book. The brief descriptions of therapy sessions are as follows.

TABLE 5: Eight rehabilitation sessions

Session	Goal	Process
Session 1: Instructions	-Presentation -Practical advice -What is CBT? How shall we work?	-Empowerment Circle -Discussion in group -Exercises -Gambling Diary (Homework) -Tips for the day -Urge surfing exercise
Session 2: Factors, which cause and maintain the gambling urge.	-To describe the connection between gambling and brain's reward system. - To identify the causes of relapse to gambling behavior.	-Empowerment Circle -Discussion in group -Exercises -Gambling Diary -Tips for the day -Urge surfing exercise
Session 3: The gambling urge and urge surfing.	-Urge surfing and urge controlling exercise	-Empowerment Circle -Discussion in group -Exercises -Gambling Diary (Homework) -Tips for the day -Urge surfing exercise
Session 4: CBT for multicultural families	- To learn about thoughts, influences on activities, feelings and maintaining gambling addiction. - To recognize thought traps. - To question though traps. - How you replace	-Empowerment Circle -Discussion in group -Exercises -Gambling Diary (Homework) -Tips for the day -Urge surfing exercise

	your thought traps with more realistic thoughts.	
Session 5: Motivation	<ul style="list-style-type: none"> <li>- To analyze the context of motivation.</li> <li>- To become aware of change process.</li> <li>- To analyze the contradictions and dissonance in gambling.</li> </ul>	<ul style="list-style-type: none"> <li>-Empowerment Circle</li> <li>-Discussion in group</li> <li>-Exercises</li> <li>-Gambling Diary (Homework)</li> <li>-Tips for the day</li> <li>-Urge surfing exercise</li> </ul>
Session 6: CBT for rehabilitation of multicultural gamblers.	<ul style="list-style-type: none"> <li>- To find different ways with the help of behavioral analysis in order to minimize the risk of relapses and lapses.</li> <li>- To learn different factors that causes the vulnerability to relapse behavior.</li> </ul>	<ul style="list-style-type: none"> <li>-Empowerment Circle</li> <li>-Discussion in group</li> <li>-Exercises</li> <li>-Gambling Diary (Homework)</li> <li>-Tips for the day</li> <li>-Urge surfing exercise</li> </ul>
Session 7: Relapse and lapse	<ul style="list-style-type: none"> <li>- To learn to identify risk situation and how to deal with it.</li> <li>- To know the difference between relapse and lapse.</li> <li>- To know how to get newly started lapse under control.</li> </ul>	<ul style="list-style-type: none"> <li>-Empowerment Circle</li> <li>-Discussion in group</li> <li>-Exercises</li> <li>-Gambling Diary (Homework)</li> <li>-Tips for the day</li> <li>-Urge surfing exercise</li> </ul>
Session 8:	<ul style="list-style-type: none"> <li>- To repeat earlier session's themes.</li> <li>- Relapse and laps prevention</li> <li>- Basic nature of gambling addiction.</li> <li>- How to deal with risk situation?</li> <li>- Alternative activities: other available support and my personal power map.</li> </ul>	<ul style="list-style-type: none"> <li>-Empowerment Circle</li> <li>-Discussion in group</li> <li>-Exercises</li> <li>-Gambling Diary (Homework)</li> <li>-Tips for the day</li> <li>-Urge surfing exercise</li> </ul>

Source: The Foundation of Social Pedagogy, Ma-pe Project.

However, table 5 speaks about goals and process of whole rehabilitation sessions, According to Mrs. Lähde, they followed various initial methods to find out whether the person is addicted to gambling or not before the whole rehabilitation process began. In the very beginning, every individual had to go through a diagnosis process and the diagnosis was followed by 10 yes or no interview questions as indicated in DSM-IV-TR (diagnostic and statistical manual of mental health disorders, American Psychiatric Association, 2000). According to diagnosis process, five 'yes' answers meant, he or she already had gambling addiction and 3 or 4 'yes' answers meant, likely to have gambling addiction.

According to Mrs. Lähde, individuals were also asked to fill in starting interview form. The main idea of the form was to map out individual's gambling situations, history and personal goals during and after rehabilitation. Likewise, every therapy session was followed by relapse prevention questionnaires that links to empowerment cycle. Empowerment circle talks about every aspects and components of life, such as problem gambling, political activity, economic condition, integration to the Finnish society, leisure time- hobbies, religion and spirituality, friends, family life and relationship, family of origin, health issues, language, work or study and housing. They were personally asked to detail their own situation concerning gambling on weekly basis and discuss in the group. Likewise, they were also reminded to go through goals in their life through motivational interview exercise and fill in weekly gambling diary regularly. Later, they also had to discuss about their week among the group. The main purpose of the discussion means to reflect on own gambling situation and seek for the proper options around to fulfill the goals in life.

During an interview, Mrs. Lähde also told about the complication of methods.

In some individual cases, CBT works and in some cases it does not. That is one of the biggest research in the world. Different treatments are evaluated on what the influences of treatment are. It is very difficult to produce statistics and to evaluate the effect of treatment when question is about gambling addiction. It can be such that it works very well for a while then something happen in person's life and person needs more help and treatment. If treatment is not available, then the lapse occurs and later permanent relapse. In this way, person goes back to old life style. In our project also, we are not able to make follow up later because it is gambling anonymous project.

According to her statement, it can be argued that CBT worked very well with problem gamblers during rehabilitation sessions. But there was always a high risk of lapse or

relapse. If the services are disconnected in the middle and if a person goes through some unexpected incidents in his or her life after completion of rehabilitation, Gambling behaviour may recur. I noticed an example of a lapse during one session. One of respondents went through a tiny lapse. He played about 100 Euros one day in slot machine because of his personal feelings of loneliness.

However, Mrs. Lähde told that CBT worked relatively well with all clients during the period of eight weeks therapy. Some positive impacts were seen in their lives. They seemed to be motivated to grow against addiction problems. She also elaborated that she had provided individual therapy session to those who wanted to continue further even after eight weeks sessions. But she does not know the situations of those who did not contact her after completion of rehabilitation.

Moreover, Kari Huotari was appointed to evaluate Ma-Pe project in SOSPED. Therefore, he presented results of project evaluation on the 17<sup>th</sup> of December 2009 in final evaluation seminar. The results claimed that the project got a successful completion and achieved its goals. However, the primary goal of the Ma-Pe project was to rehabilitate 30 immigrant youths and prevent them from sliding towards marginalization, and guide them towards study or working life, evaluation report showed that the project reached to 182 problem gamblers in Helsinki and Vaasa regions within the year 2007-2009. The details are as follows

TABLE 1: Number of clients who visited to SOSPED according to years

Number of clients who physically visited MaPe premises (N=182) by year			
	Helsinki	Vaasa	Total
2007	31	9	40
<b>2008</b>	<b>60</b>	<b>19</b>	<b>79</b>
2009	44	19	63
Total	135	47	182

Source: Kari Huotari, Ma-Pe project evaluation seminar, Power point presentation on 17.12.2009

TABLE 2: Number of clients visited to SOSPED according to backgrounds.

<b>Number of clients who physically visited MaPe premises (N=182), total for all three years</b>			
	Helsinki	Vaasa	Total
Problem gamblers of immigrant background	48	19	<b>67</b>
Problem gamblers who were native Finns	33	10	43
Loved ones of problem gamblers	54	18	72
	135	47	182

Source: Kari Huotari, Ma-Pe project evaluation seminar, Power point presentation on 17.12.2009

However, 182 gamblers physically visited premises of Ma-Pe project, only 105 officially participated in whole rehabilitation program within three years including both Helsinki and Vaasa. The rehabilitation was conducted both in individual and group sessions. Of 105 gamblers, 14 (5 Finns and 9 Immigrants) gamblers participated in individual sessions, while 52 gamblers (17 Immigrants, 15 natives and 20 loved one of gamblers) participated in-group sessions including Helsinki and Vaasa region.

According to Mr. Huotari's report and Mrs. Lähde's interview, initial recruiting process of gamblers for rehabilitation was extremely difficult in many ways. The reasons were given for such as different cultures and religions, trust and completely a new approach. Gambling has different meanings in different cultures and religions; for example, Islam forbids gambling and illustrate as an immoral activity of human beings (see chapters 3 and its sub chapters and 4.1 and sub chapters). Ma-Pe project was the first project to target multicultural problem gamblers in Finland. Nevertheless, at the end, with the help of project partners and promotional materials such as advertisement on the newspapers and the internet, brochures, and flyers, Ma-Pe project succeeded in fulfilling its main goals and objectives.

Gambling problem is relatively one of the least discussed topics in Finland. It has been seen one of the severe social problems recently. Consequently, the reality of problem gambling is also realised at political levels and recently taken proper initiatives to ease damages in citizens in many ways, for example changes in laws regarding age limits. Likewise, according to the news published by YLE news agency on the 29<sup>th</sup> of

September 2010, minimum age for coin operated gambling machines such as slot machines has been risen from 15 to 18 years effect from the 1<sup>st</sup> of October 2010. In addition, the law also stipulates that staff at shops and kiosks with slot machines would be fully responsible for enforcing the laws about the age limits. Similarly, the news also reports that the Lotteries Act of Finland has also been revised and included tougher rules on marketing of all forms of gambling. For example, gambling industries are not allowed to do marketing outside game arcades, casinos and racetracks and foreign gaming companies will not be allowed to operate or market games in Finland. Now, police are given more power to intervene inappropriate marketing of legal or illegal gambling in Finland.

Furthermore, although, the significant numbers of immigrants are often seen around gambling premises in recent days in Finland, it will be inappropriate to level them as addicted to gambling. But with the fact of recent increment in numbers of immigrants in gaming premises, it can be assumed that they might have also been addicted to gambling. But, no research has been done to find out gambling problem among immigrants. Gambling problems are hidden in them and are not discussed openly. This situation also applies among Finnish gamblers but may have been different among immigrant gamblers at various levels. The most potential reasons for hidden gambling among immigrants gamblers might be described as their culture and religion, for example, all immigrant respondents of the study mentioned that they have kept issues of gambling addiction or problem as secret as possible from their parents and relatives. The only reasons were given a negative consideration of gambling in cultural and religious.

During the study, in order to know the opinions of the Finnish Slot Machine's Association (RAY) on recent problem of gambling addiction in Finland and further strategies of RAY in promotion of gambling and prevention of severe addiction problem in people, I interviewed manager-corporate social responsibility: Hannu Rinkinen (2010). According to him, RAY established eight pottis, four pelikioski and one gold dust arcades and 2 täyspotti, 2 pottis and 2 pelikioski arcades were shut down for some reasons in 2009. Similarly, RAY is going to establish 5-6 new potti arcades and online gambling in the year 2010.

During the interview, I found a very strange preconception of the association about gambling. According to Mr. Rinkinen, wagering of a big amount of money in casino games is only considered as gambling, while wagering of a small amount of money in other gaming machines such as slot machines are called money play.

If someone puts money in casino, it is called gambling. Otherwise slot machines are just a source of money play.

In my opinion, the given statement is very contradictory in many ways. If we talk about addiction, people can easily get addicted in machine games such as slot machines because they seemed to be very fast, easy to play as well as can be played with a small amount of money.

He also highlighted the features of RAY as a legalised gambling industry in Finland. In general, I also asked questions of social responsibility of RAY concerning addiction and prevention of minors in gambling. He claimed to have control mechanisms to prevent minors from gambling business. He elaborated that they had provided remote control for slot machines to restaurants and shops but not in all shops and restaurants. If staff at shop suspected underage youths playing slot machines, they could shutdown machines immediately and money would come automatically out, in case if the money were not already played. According to Mr. Rinkinen, RAY has also appointed group of superintends, who supervise gaming operations, such as slot machines across Finland. The identity of superintends basically remains undisclosed during surveillances. If they suspected someone underage involving in gambling, they would ask the responsible authority of particular gaming place to check the issue. In case of detection of underage gambling situations, superintends have rights to issue a warning notification to respective shop, restaurant or gaming operator for one year. If underage gambling found or repeated again in the same place by superintends, they could also remove the machines out from the place immediately.

According to Mr. Rinkinen (2010), in order to deal with the question of addiction, RAY invests about one million Euros for gambling addiction study per year. Apart from that, RAY also conducts its own research on the question of social environment and social responsibility every year and collects answers from public eight times in a year. The research basically helps them to know public opinions about gambling and RAY new and old operations in Finland. Similarly, RAY also provided funds to Peluri helpline and SOSPED to deal with crucial questions concerning addiction. As a result, Mr.

Rinkinen claimed that the problem of gambling addiction has been controlled since 2007 in Finland.

During my study, I also found out that RAY was genuinely working onto combat the issues of gambling addiction in Finnish society, sometime it was very sceptical on the organisations they funded to. For example, during my participation in SOSPED rehabilitation sessions, one of the respondents decided a peaceful protest against RAY and its gaming operations in Finland. Indeed, it took place right in front of RAY's grand casino in Helsinki. The incident took place but SOSPED got information about peaceful demonstration by its client only later. Interestingly, RAY doubted on SOSPED for elevating its client for such demonstration and questioned to the organisation. In this case, my argument is that RAY sometimes does not trust its partner organisations. In my opinion, RAY should fully believe on the organisations they have funded and should not get offended at individual attempts and affairs because they might have some good or bad experiences about RAY. They should not feel insecurity on any demonstrations rather be ready to accept as significant inputs for further operations and strategy building.

Similarly, I found that all the respondents of the study appreciated the rehabilitation of SOSPED. They believed that SOSPED has given them new issues to think about in their lives. At this point, it can be argued that RAY has to increase its funding and provide long-term assurance to rehabilitation program unconditionally. At the same time, clear visions regarding rehabilitation is needed. Also, it is important that everyone is ready to accept healthy criticism on the issue of gambling. After all, it is individuals who can decide what gambling means to them and to the society at large.



## 10 RESULTS OF THE STUDY

In the previous chapters, I analyzed research data in accordance with various scientific theories mainly about culture and then, gambling addiction. In the following chapters, I will focus on the results of the study.

The main aim of this study was to describe the possible impacts of culture or cultural background in relation to the gambling addiction. Similarly, other aims of the study were also to describe similarities and differences of gambling between the Finns and immigrants as to their own cultural beliefs. The study also focuses at the credibility of Ma-pe project and describes further problems generated by gambling addiction.

Gambling is a legalized and a culturally accepted venture in Finland. Gambling apparently holds a strong position in Finnish culture due to the unconditional promises of gambling industries to support social welfare and healthcare services of the nation. In addition, Finnish culture is also described as a liberal and welcoming culture at most. Moreover, the study shows that the current phenomenon of gambling in Finnish culture had some contributions in development of gambling addiction among the respondents (the Finns and the immigrants) of the study. The study confirms that the majority of the respondents stress on issues of freedom of gambling in Finland. Due to the freedom of gambling, at first, they all began to gamble for different reasons and later, ended up with horrible situation of addiction. All of them started gambling as a leisure time activity at some points in their lives and gradually it developed as the behavioral problem among them.

The study confirmed that opportunity of gambling ventures became normal for Finnish respondents due to freedom of gambling in Finnish culture, while for immigrant respondents gambling became an accessible opportunity due to freedom from own culture and social bonds, as well as liberal and welcoming Finnish culture. Nevertheless, different social components and personal issues and motivations of the respondents frequently contributed to the development of gambling addiction, such as

the issues of socialization, life circumstances (loneliness, new culture), easy accessibility of gambling games, issues of good reasons for gambling, unrealistic promotion of games, legal affiliations and welcoming Finnish culture, as well as childhood development.

On the one hand, the study showed that Finnish culture of gambling contributed to development of addiction among both the Finns and Immigrant respondents to some extent. On the other hand, immigrant respondents' cultures also relatively contributed to development of gambling addiction among the immigrant respondents. The study suggested that however, gambling in some of the immigrant respondents' cultures such as Turkey, Egypt and China, is a legal venture, legality of gambling has fallen in a controversial situation at various levels. For example, gambling ventures are culturally and religiously prohibited within the public spheres in those countries and considered as an immoral activity (see chapter 3 and subchapters). Therefore, immigrant respondents of the study had kept their problems of gambling confidential from their family, relatives and friends and it is still kept as a top secret. In addition, they were also very afraid of seeking help at first. Due to the unacceptability of gambling in their local cultures and fear of stigmatization, they delayed in seeking proper help to get control over their addictive behavior in Finland. As a result, it relatively contributed in increment of gambling addiction amongst them.

Similarly, the study also reveals that gambling addiction has also helped to generate many other social and health problems among respondents. According to findings, most of the respondents have suffered from many social and health problems such as poverty (huge debts), divorce and relationship breakdown, unemployment and job loss, financial crime, mental illness and depression, overweight problem, alcoholism and drug abuse, uses of prostitution, high anxiety, aggression and loss of trust (see chapter 11 and sub chapters).

Moreover, the study finds out that the Ma-Pe project run by the Foundation of Social Pedagogy has got a successful end and a positive credibility of the project has seen after rehabilitation among respondents. According to the project coordinator, the initial aim of the project was to rehabilitate 30 immigrant youths and in the end, they were successful in rehabilitating 105 youths including the Finns within three years in

Helsinki and Vaasa. Similarly, the study also finds that some of the respondents have also participated in peer support training after rehabilitation and later have successfully joined the peer support group organized by SOSPED to help other people with the gambling problem. The study also reveals that all the respondents are very happy with the service offered by SOSPED and believe that the rehabilitation has really helped them to get control over their addiction (see chapter 10), as well as has given them something to think over ahead in life.

### 10.1 Perception of gamblers on gambling

In this subchapter, I will introduce various perceptions of respondents about gambling in three different levels. During the study, the respondents were asked either to explain or write down their perceptions about gambling in following stages in random words.

- Before you began to gamble, you saw gambling as...
- After you began to gamble, you saw gambling as...
- Now you see gambling as...

Finally, the study shows as follows

TABLE 3: Before you began to gamble, you saw gambling as...

Finns	Immigrants
<ul style="list-style-type: none"> <li>• Very quick way to earn and spend money</li> <li>• Way to interact and socialise with new people.</li> <li>• Interesting thing</li> <li>• Complete chance (winning and losing money)</li> <li>• Neutral and not that harmful</li> <li>• Matter of curiosity and time pass</li> </ul>	<ul style="list-style-type: none"> <li>• Matter of shame, immoral and irresponsible act</li> <li>• Hobby</li> <li>• Source of happiness and fun game</li> <li>• Way of socialising</li> <li>• Financial source and temptation (earning money)</li> <li>• Excitements and enjoyments</li> <li>• A temptation and Work / job</li> <li>• Did not think about addiction</li> </ul>
	<p>But had a risk of losing family, love, study, work</p>

The table 3 shows that both the Finns and immigrant respondents have relatively similar perceptions about gambling in general levels but some issues are completely different from each other. The result describes that for the Finns, gambling is a matter of personal choice, which also corresponds to free Finnish culture of gambling, while for immigrants, gambling is personal choice, as well as own social concern such as shame and immoral activity; and matter of family's reputations, love, study and work. Both group explained their perceptions about gambling in the beginning as personal choices but the seriousness of perceptions stress on family, culture and social bond among immigrant respondents.

TABLE 4: After you began to gamble, you saw gambling as...

Finns	Immigrants
<ul style="list-style-type: none"> <li>• Source of paying debts.</li> <li>• Excitement in life</li> <li>• Dirty and fun game</li> <li>• Easy to play</li> <li>• Big win, less investment</li> <li>• A chance of both winning and losing</li> <li>• Losing is more than winning</li> <li>• Best way to spend time</li> <li>• A great relief from stress</li> </ul>	<ul style="list-style-type: none"> <li>• Money and Women</li> <li>• Trap</li> <li>• A friend</li> <li>• Desperation (waited and played)</li> <li>• Manipulation</li> <li>• Curious to learn more to play different games</li> <li>• Just gaming</li> <li>• A dream for betterment</li> <li>• Time consuming</li> <li>• No plans or plans to play</li> <li>• Losing trust and self pride</li> <li>• Crime (lies to get money from others)</li> <li>• Losing real friends, family, job and home.</li> </ul>

The table 3 explains different motivations and perceptions of respondents about gambling after they began to gamble in both sides. For some of them, in the beginning, gambling is a source of making friends (find a woman), earn money, and kill time, while for other, gambling becomes a medium to escape stress and get enjoyment in life. The table shows that the Finns and immigrants are equally concerned on monetary issues; leisure time activity and socialising issues in gambling but immigrants are stressed more on relationships and trust questions. They describe gambling as a trap and harmful for the relationships and trust issues.

TABLE 5: Now you see gambling as...

Finns	Immigrants
<ul style="list-style-type: none"> <li>• Games are not bad but dangerous</li> <li>• Addiction</li> <li>• Way of destroying life, in terms of,               <ul style="list-style-type: none"> <li>- Self esteem,</li> <li>- Health,</li> <li>- Social capital (network),</li> <li>- Money,</li> <li>- Time</li> </ul> </li> <li>-Chance of other addiction (too much use of alcohol and drug)</li> <li>• Not good at all for me</li> <li>• An illusion</li> </ul>	<ul style="list-style-type: none"> <li>• A sickness, makes you               <ul style="list-style-type: none"> <li>-Uncontrolled,</li> <li>-Irresponsible</li> <li>-Unhealthy</li> <li>-Ignorance of family, hobbies, love, carrier</li> </ul> </li> <li>• Bad thing</li> <li>• Not anymore excitement</li> <li>• Makes you aggressive (win or lose)</li> <li>• Thought to be a stupid</li> <li>• Loss of money</li> <li>• Does not give reasons for playing</li> <li>• Impossible to stop, drives you automatically.</li> </ul>

Finally, this table 5 shows that at this stage, both the Finns and immigrants had a realization of their addiction due to their gambling habits. The perceptions about gambling had very similar meanings and significance. Nevertheless, question of addiction still remains as a top secret among immigrant respondents due to their own cultural background and social bonds.

## 10.2 Similarities and differences between Finns and Immigrants

One of the aims of this study was also to find out similarities and differences between the Finns and the immigrants on the basis of their current situation or life circumstances caused by gambling addiction. Undeniably, it was also an extremely difficult and controversial task to point out similarities and differences between the Finns and the immigrants in general because the study covered only four immigrant gamblers and four Finnish gamblers. Nevertheless, with the uses of scientifically designed research methods of this study, I have come up with following similarities and differences between the Finns and immigrants selected for the study on the basis of their situation and background.

TABLE 6: Similarities and differences between the Finns and immigrants

Finnish respondents	Immigrant respondents
All of them had 2-5 years of gambling addiction history.	All of them had 2-5 years of gambling addiction history.
Some of them have history of stealing money from employer and own spouses.	Some of them have history of stealing money from own spouses.
None of them were married but in relationship. All of them have history of break up because of gambling addiction.	Three of them were married and all of them got divorced because of gambling addiction.
Gambling is common in Finland. No one says anything about your attempts to gambling.	They felt free to gamble in Finland. Too much freedom and no fear of family, friends and relatives.
Three of them have got education from university.	All of them have got education from university.
All of them first played for fun, excitement and enjoyment. Later for repayment of loans.	All of them first played for fun, excitement, and enjoyment and to fulfill curiosity. Later some of them gambled for repayment of loans.
They have history of at least one big win.	They have history of at least one big win.
All of them suffer from anxiety and loss of control.	All of them suffer from anxiety and loss of control.
Some of them have use prostitute to forget pain of gambling.	Some of them have used prostitute to forget pain of gambling.
All of them were Christians. They were not religious but they still thought that gambling was an immoral activity.	None of them were Christians. Three of them fully believed in their religions and one of them liked himself to affiliate to the religion, which his family members were affiliated to but not religious. According to their religions and personal opinions, they described gambling as a sin, an immoral activity, a shame and illusion.
Gambling is voluntary and widely accepted in Finnish culture. It is legal and operated under some special conditions to support country's social welfare and health care. Gambling is run under Lotteries act of Finland and patrolled by the laws.	They have different culture values on gambling. Gambling is illegal and taken as an immoral activity in their countries. Gambling venture is publicly unaccepted and denied by people.
Most of them are having huge amount debts because of gambling and maximum is 30,000 Euros.	None of them have big amount of debts. Only one of them has a small amount of debts.

Some of them have history of depression.	None of them have history of depression.
Most of them started gambling from childhood.	All of them started gambling after crisis in relationship and after moving to new culture.
Most of the respondent's parents got divorces when they were in the ages of 5-10 and lived partly with mother and fathers. Some of them have completely lived with grandparents.	None of their parents have history of divorce. They lived happily with their parents until they moved out from home.
All of them got financial support from Finnish government according to their need.	Three of them got financial support from Finnish government and one of them is just a student. Therefore, he did not get any financial support.
Some of them have history of losing job because of gambling addiction.	All of them were at work and study. None of them lost job because of gambling addiction.
Family and friends of all Finnish respondents knew about their gambling addiction.	Three respondents never told about their addiction to the family and friends. They always tried to hide from them because of their culture and religion. Only one of them told about his addiction to family.
Some of them were addicted to alcohol and have used drugs.	None of them have any other addiction then gambling. They have never used any drugs. But all have drunken socially.

In the table 4, I have described similarities between the Finns and immigrants at first and in later part - differences.

## 11 GAMBLING AND GENERATION OF OTHER PROBLEMS

According to Scott and Marshall (2009, 708), social problem refers to a generic term applied to the range of conditions and aberrant behaviors, which are held to be manifestations of social disorganization and to warrant changing via some means of social engineering. He elaborates that typically, those problems include many forms of deviant behaviors such as crime, prostitution, mental illness drug addiction, and suicide and of social conflict (ethnic tension, domestic violence, industrial strife and so forth).

In this chapter, I will discuss about gambling and how gambling turns to be the most horrible addictive behaviors amongst respondents of this study. Besides, I will also discuss consequences of gambling addiction in respondent's lives as in other forms of social problems. All the consequences of gambling addiction discussed under this topic are commonly traced out through the methodologies used in this study. I have to admit that all information, which is mentioned as their problems under this topic are genuinely, produced first hand information.

Gambling itself is not the biggest problem. But when gambling supersedes one's psychological states of mind and turns to be uncontrolled compulsive behavioral demonstration in regular basis, the natures of gambling are seen or notified as a degrading addiction in human beings. Respondents of this study are original examples of such addictive behaviors. Elster and Skog (1999,4-5) also describes that we might cite addiction to risk taking, to reading, to religious confession, to eating, to TV watching, to pyromania, to status and to emotional experiences such as hubris. He elaborates that eating is necessary for survival but over eating is absolutely a form of addiction. A little risk taking is also necessary for survival but the risk seeking observed in pathological gambler is arguably a form of addiction. Gambling addiction is apparently followed by loss of control and weakness of will power.



During the study, I asked the question concerning gambling games that the respondents played at first and over past many years. Almost all of them had history of playing slot machines games at first and later casino games (such as roulette, cards, black jack) and internet games (mostly internet poker). All of them had history of starting gambling as fun, enjoyment and later, had ended up with terrible behavioral addiction. According to them, none of them had ever imagined to be addicted to gambling. It developed all through actions, which they thought something else than actions towards addiction.

All of them realized influences of gambling in their life when it mounted as the first priority of the day. Until then, the addiction was so severe that they could hardly get control over the gambling urges. According to them, those situations were such as first regret on loss and play again. Gambling urges triggered them all the time. During interview sessions, some of them explained when they realized to have severe problem of gambling as following:

In the beginning, I used to play for fun. About three years ago, I noticed that I am addicted and I can't stop playing. I lost a little too much money. I didn't have any severe symptoms but when I go home, I have nothing to do, I am lonely, then I started to go bar. When I was alone, I thought to have one beer in bar first and maybe I can find women there. But when I don't get any one, started to feel bored and started to play and played unlimitedly. (An Immigrant respondent)

I did notice after few months from I started. Gambling was in priority than basic needs. (An Immigrant respondent)

When I started to gamble bigger amount of money each time. .... may be couple of thousands at a time. (A Finnish respondent)

I noticed when I was scared; I couldn't stop for 2 - 3 weeks. I had feeling, I just have to gamble, you know-even though my girl friend worn me, if you don't stop, I will walk away. I would lie by telling I stop. But when she went work, then I try to get some money and go to play. I gave my all bankcard and everything; I don't have any bank access to get money. (An Immigrant respondent)

I noticed that when I got caught many times, then my wife told me that you have to really stop now. You are not having control on it and I was just telling yesssssss I could control it anytime. Means I was hiding. After a while I noticed that I really have a problem that I can't stop. One week, I tried to go to the bed early but when I had argument or small fight with my wife, I went straight to the computer and started again once but couldn't control for about month time. But in my previous relationship, my level of surfing on internet was fearful. Let's say I had no routine. When crashed my relationship, I didn't even bother to think it was because of this habit, rather thought this was how it should end. (A Finnish respondent)

On the basis of above-mentioned explanations, it can be argued that all of them had a realisation of their situation to some extent and were seemed to have strong desire to get control over it. Unfortunately, the urges of gambling seemed to have stronger influence on them. As a result, they were unable to get control over their personal behaviour. Apart from that, the respondents told, they also hid their gambling addiction from their spouses for sometimes. But they could not hide it for a long time. The spouses of the respondents found out the reality behind gambling addiction after sometimes. Later, the respondents also made promises to quit gambling with their spouses but continuously failed to fulfil the promises. Later, such habits resulted into loss of time, money, trust and severe addiction.

Talking about addiction, gambling addiction seem to be severe social problems and recent phenomenon in the world because the quests of gambling addiction is still unclear and under on going debate at the moment. During the study, I found that gambling addiction was already one of the biggest and severe problems in respondents' lives. Apart from that, gambling addiction constituted many other social and health problems in their lives such as divorce, social and financial crime, anxiety, poverty, alcohol and drugs, depression and mental illness, unemployment.

### 11.1 Social problems

During the study, I discovered 'divorce' to be one of major problems generated by compulsive gambling addiction among respondents. Almost all respondents of the study were either married or in a serious relationship. But, due to the devastating gambling addiction, at least six out of eight respondents of the study have experienced relationships breakdown and have ended up with divorce or separation within past few years. According to them, they hid their severe gambling addiction from their spouses and lied several times. Later, the same lies resulted into very distrustful situations with their partners. All of the respondents were awarded several chances by their spouses to be honest and improve their situations, cope up better in lives and seek for proper and professional help. But because of uncontrollable gambling urges, they were time and

again dragged into gambling premises and compelled to stake money in gambling games. According to respondents, the behaviours of them were very repetitive, which often triggered by gambling games. Due to such repetitive behavioural addiction, Later the relationship of respondents with their spouse resulted into divorce.

Similarly, financial crisis or poverty among them was very common. All of them were under heavy debts or in loss of a huge amount of money. The study found that Finns were more badly in debts than immigrants. The reason behind this situation was employments among immigrant respondents. Although the immigrant respondents were under a heavy influence of gambling, most of them were working and earning money. The money they spent on gambling was their own salary. Of course, there was one exceptional case; one of immigrant respondents' debts.

On the other hand, the Finnish respondents were either students, or unemployed, or mentally ill. One of them was at work but he lost his job due to his gambling addiction. In order to gamble, he misused company's money illegally. None had much money. Therefore, in order to gamble, some of them often borrowed money from quick loan companies by paying high interest rates. According to them, the quick loan companies here in Finland lent money to anyone within five minutes on SMS text request about personal details. They had to send their name, social security number and bank account number. As a result, the quick loan system was helping respondents easily to add more debts.

Thus, I could clearly notice that at first the respondents put money in gambling to earn more money. Later, when they lost their principal amount, they put more money to get the lost money back. Quick loan companies were the best ways for respondents to finance their gambling. According to the respondents, they used to gamble all week around. Loss was greater while seldom win. Because of this situation, Finnish respondents were under heavy loans and financially very vulnerable. During the study, I found 30,000 euros to be the biggest amount of the loans among respondents.

Apart from heavy financial loan repayment situations, some of the respondents had extremely vulnerable situations. Sometimes they were even unable to buy two times meal. One respondent said:

Well, this happened many times. I played all my money. At the end, no money was left for my food. Therefore, I searched for empty beer and different beverage

bottles, so that I could sell them in supermarkets to get a few marks and buy macaroni and sauce to kill my appetite because that was the cheapest food I could get in few marks. (An Immigrant respondent)

Crime was another problem among the respondents. Some of them were also involved in financial crime. Further, one respondent elaborates,

I have committed financial crime. I was a shop manager and used to handle all economic transaction there. I had easy access to shop's money. Therefore, I took about 20,000 Euros without informing my company and gambled. I took the amount in parts; sometime 100 Euros and sometime 200 Euros. When I realised it was too late. Besides I had also thought of doing insurance fraud. I thought that this is one of the easiest ways to make fast money. Fortunately I didn't do so. (A Finn)

Similarly, two of the respondents had also stolen money from their wives. According to them, they took out few hundred euros by using the wife's credit cards and gambled. They neither informed about this incident to their wives nor could hide for the long time. At the end, the wives knew about such immoral activities of husbands. Consequences led to the distrustful situations between the husbands and wives and conflict began in their relationships.

Because of financial crime, one of respondents got fired from his work and rest of two ended up with unexpected divorce situation.

Furthermore, consumption of alcohol and drugs, use of prostitution, loss of trust among family and friends are also common problems amongst respondents of this study. Two of them informed to have heavy consumption of alcohol and drugs along with gambling addiction. According to the respondents, despite having a wife at home, some of them also used prostitution to kill the pain of big loss. Similarly, most of them lost faith from their family and friends because of gambling addiction. Respondents of the study had hidden their gambling habits from family and friends for long time. Nevertheless, later, most of the Finnish respondents got moral and financial support from their family. On the other hand, according to immigrant respondents, most of them have not yet informed about their gambling habits to their family and friends. The reasons behind this situation are their culture, religion and society. According to them, gambling is a great shame in their culture. If they tell about their gambling problem to the family and

friends, the situation will turn to be very critical in many ways, for example, bad name and immorality.

## 11.2 Health problems

During the study, I also noticed that they also suffered from various health problems. Three of them informed to be mentally depressed. They were under medication. One of them informed to be psychologically disturbed. He was sometimes having suicidal thoughts. He said,

If I talked about what happened in my gambling life, the first thing was suffering, then, hunger, insecurity, divorce, humiliation, loss of respect low self esteem, feelings of self defeated and feeling of no hope for better tomorrow. The only thing that keeps me away from committing suicide is only the faith of god. However, suicidal feelings were sometime very strong. (An Immigrant)

According to him, gambling degraded his quality of life and directly affected his health situations. Further, he had also the problem of anxiety, anger, self-destructive feelings, restless, sleeping problem, loss of control over gambling. Most of other also agreed having the same types of health problems because of their excessive gambling habits.

In addition, feelings of loneliness, tiredness were some other common problems among the respondents of the study. Such problems were directly affecting their working and social lives. One of them told:

I used to play on the internet until late night. Because of such habits of mine, I could not concentrate on my work next day and used to be very tired all time at work. (A Finn)

Similarly, one of the respondents reported to have overweight problem. He gained ten kilos of weight in a few months. Because of his gambling habits, he quitted his all hobbies and fitness training. As a result, unexpectedly he gained weight.

Thus, apart from gambling addiction, gambling has helped to increase other social and health problems among the respondents. Therefore, it can be argued that one type of addiction can directly or indirectly connect to other types of addictions or problems and make human life miserable in some cases.

## 12 DISCUSSION

In this chapter, I will shortly discuss about my personal experiences and reflect on the whole research process. In addition, I will also describe the main challenges of the study, suggestions and recommendations and my own professional development briefly. Although these issues discussed under the chapter do not have any separate subchapters, I have summed up all issues in the separate paragraphs.

My research process began in the late spring of 2009 and ended in the autumn of 2010. Primarily, I involved myself in data collection through interview and observation and spent the whole summer and autumn of 2010 in interpretation of collected data in accordance with various theories and report writing. I must confess that this research process has been a very good learning experience, as well as a hugely rewarding endeavor at different levels for me to enter into the field of social work. During the the study, I have met very many interesting people and respondents as well in SOSPED who proved to be the backbone of my study and some of them will remain as my important networks for future. Although the objectives of my research were very ambitious in the beginning, in the end, with the help and advice of my respective thesis supervisor Mika Alavaikko and my student colleagues, I could limit upon a very specific and a clear objective. As the result, my study got a successful end and profound outcome at most.

Despite a successful ending of the study, I also met various challenges during the study. The main challenge was to reach the respondents of the research. With the help of my research supervisor, I could, at least, reach the project coordinator of Ma-Pe Preject in SOSPED. She was a very kind, an interesting and a helpful person. But reaching to the clients of SOSPED was a beautiful challenge. It took few days to get answer from them. All the clients of SOSPED had a very diverse background and everybody was primarily concerned about their own privacy issues after my involvement in rehabilitation sessions. However, after signing an agreement paper concerning privacy of clients and

explaining my role and motivation of my study to them, finally I got permission to include myself in the group. Because of my genuine motivation and involvement, later, I could establish a trustworthy professional relationship amongst them as well. As a result, I could also interview them for my research afterwards.

Another challenge of the study was the English language. Although all the respondents spoke English, I felt a little difficulty in conducting interview sessions with them. They had a lot of issues to explain about their situation and gambling addiction. Due to the poor language skills, they remained unexpressed in some issues, which were the drawbacks, as well as challenges for my research. Afterward, I also felt difficulties in listening and interpreting recorded interviews due to the strong accents and poor English quality of the respondents. Therefore, it took a significant amount of time to listen the recordings carefully, make notes and analyze the interviews avoiding mistakes and misinterpretations. Furthermore, there had been a few research conducted about gambling addiction in Finland in the past years and most of them were in the Finnish language. In addition, there had not been any research conducted about immigrants in gambling addiction. Therefore, It was extremely challenging for me to gather secondary data about gambling addiction in Finland during the study. As the result, I had to limit myself in a few available English sources in report writing.

Furthermore, if I talked about my strengths during the study, they were my genuine motivation, punctuality, poor Finnish language skill, my research supervisor, English teacher and representative of RAY, a project co-ordinator of SOSPED, my wife, my student colleagues and friends, as well as respondents of the study.

The study suggested that Ma-Pe project, which was run by SOSPED, got a successful end, although the service of Ma-Pe project was only centered in Helsinki and Vaasa regions. The project was initially aimed at rehabilitating 30 immigrant youths-gamblers. In the end, it was successful in rehabilitating 105 gamblers both in Helsinki and Vaasa, however, the project did not get any further continuation and had to stop its services completely. Therefore, as a research, I would like to suggest the funding authorities such as RAY and Finnish government in my study rather to invest much money seriously for continuation of such projects and widened up the services within the whole Finland. According to the final results of Ma-Pe project, it can be assumed that

widening of such services within whole Finland would certainly help to reach problem gamblers effectively and ease the problem of gambling addiction gradually in the Finnish society.

The study also would like to suggest the responsible authorities to conduct more research on the issues of gambling addiction in Finland, including both the Finns and the immigrants. Although the situation of gambling addiction is new and hidden in the Finnish society, immediate actions through different rehabilitation projects based on scientific research might help to ease the problems of gambling to some extent gradually from the Finnish society. Further, the matter of fact is that gambling business in general in the world and also in Finland is very thriving and influencing at most and recently, it is also seen to have severe impacts on people's lives in the form of addiction.

Additionally, Finnish government should also formulate tighter and tougher laws to get proper control over gambling industries and its activities, as well as citizens. During the study, I found that gambling industries are presenting themselves in a very unrealistic way in their promotion materials openly, which may encourage some people to have better life through gambling. The immediate monitoring from responsible authorities on these unrealistic advertisements of gambling is very essential. Therefore, the tighter laws will help to manage gambling business systematically in Finnish society because abolition of gambling industries from Finnish society seems an impossible, as well as an unimaginable attempt.

Further, I would also like to suggest RAY in my report to have proper assessment of the place before it distributes slot machines to the second party or its business partners. For example, I saw slot machines within the area of one institution that is working for people with disabilities. I not only saw slot machines in such places but also saw some people with disability having access to the gaming machines. The fact is that the people of disabilities may not know their limits in gambling in long run and may not also know about risk of potential addiction. Therefore, RAY has to think over these issues very seriously before it distributes gambling machines to the second party or partners such as slot machines.



During the study, I also achieved some professional developments, which might be very helpful for my future work. Further, I learned a lot more about gambling issues in Finland, as well as everyday life of gamblers. There were so many reasons in respondents' lives, which pushed them to be the compulsive gamblers. During the study, I also got to know about various social and health problems generated by gambling in gamblers' lives. Apart from all gambling related issues and questions, I have also got some other very profound knowledge about the research and its process. The important knowledge about use of research methodologies, constructing research questionnaires, report writing, analyzing skills are the most achieved professional development of mine during the study. Similarly, I have also understood the importance of roles and professional ethics of a researcher very well and those should be taken care of in high priority in the research processes. During the study, I have also come across a therapeutic method called Cognitive Behavioral Therapy (CBT) in the rehabilitation session in SOSPED and got better knowledge and better uses of it in professional life.

Thus, I hope that this study could be a significant help for professionals to develop an appropriate and an effective method to deal with the issues of gambling addiction according to different cultural perspectives. So that, people with diverse backgrounds having gambling problems will also have courage to open up themselves appropriately and seek for proper professional help to get control over their addictive behavior. In addition, I hope that this research paper will also deliver a significant message about cultural impacts of gambling addiction in different contexts and will remain as an informative material at most.

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## APPENDIX 1: Interview questions for problem gamblers

Name(optional): .....

Age: ..... Sex: ..... Nationality: .....Religion:.....Marital status: .....

Profession: Present..... Past.....

1. Tell me something about yourself and your family.
2. When did you start gambling?  
How & with whom?  
  
Why?  
  
How did you see the gambling?  
  
How were the feelings?
3. What kind of games did you start to play in the beginning?
4. Does anyone gamble in your family? If yes, please mention.
5. How is gambling in your society? Can you describe little bit about gambling culture in your society?
6. Does your religion tell about gambling? If yes, can you mention, how does it describe gambling?
7. What kind of games do you play currently and where? Please tell the names of those games and places.
8. How often do you use to play and when do you play- describe the situations? What are the reasons for gambling or why do you play?
9. How are the feelings when you win and when you lose money? How do you get money for gambling?
10. Have you done any kind of crime in order to get money? If yes, please describe its nature.
11. Do you feel ashamed of your gambling habits? If yes, what are the reasons behind this?
12. Did you get any kind of problems because of your gambling habit- for example, in working life, in family life, in social life, in your health and others? How did it link with gambling habit? Or, besides gambling addiction, did you get any other addiction because of it?
13. When did you notice that you are addicted? Can you please explain, what were the symptoms?
14. Since you recognised your gambling problems, what kind of difficulties are you still facing in present situation?
15. When did your family, friends and relatives know about your gambling problem? How were their reactions on you? How is your relationship with them now? Do you get any support from them? Please describe.
16. Do you get any support from any public, private and third sector in order to get rid of this problem? If yes, what kind of support are you getting and from where?

17. What are you doing nowadays - working, studying or unemployed? Please explain.
18. When did you join gambling rehabilitation session or GA? Why and who did inform you about it? How are you feeling at the moment?
19. How do you describe SOSPED? Please answer briefly.