## SUMMARY, CONCLUSIONS AND POLICY IMPlications

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CHAPTER VII
SUMMARY, CONCLUSIONS AND
POLICY IMPLICATIONS

Introduction

Lottery is a popular form of gambling. It is a contest for prizes in which the contestants surrender considerations – Money or some other stake and which is in whole or in part determined by chance. Lotteries have been widely used for amusement, to determine the ownership among multiple claimants, to dispose of private property, to raise money for benevolent purposes and as a substitute for taxation by governments. The Lotteries Regulations Act 1998 of the Government of India defines lottery as “a scheme, in whatever form and by whatever name called, for distribution of prizes by lot or chance to those persons participating in the chances of a prize by purchasing tickets”. The prizes are distributed by drawing tickets from a pool composed of all tickets sold or offered for sale. From the revenue by the sale of tickets the expenses of conducting the lottery and prize amounts are to be met. The balance if any is the profit of the conductor. In lotteries a few prizes of large amounts and a large number of prizes of small amounts are offered. Lotteries are popular and have a wide appeal as a means of raising money.
In Kerala the ‘Kuri Kalyanam’, may be viewed as the oldest form of lottery, in which many persons contribute small amounts for a common purpose. E.g. a marriage. A Lottery was organized by H.H. Sree Chithira Thirunal Balarama Varma of Travancore to raise funds for the second World War. Many other private Lotteries were also conducted. E.g the Malayala Manorama Lottery, the Keralakalamandalam Lottery etc. Educational institutions, libraries etc. conducted lotteries to raise money for their developmental activities. All those private lotteries were controlled by the Government by issuing licenses. It was ensured that the funds raised by conducting lotteries were utilized only for public purposes. But when the number of lotteries increased the Government found it difficult to control all of them. Many of the lotteries started to make huge profits and utilized them for private purposes. Non distribution of prizes, tax evasion etc. also became common. It was in these circumstances that the Kerala Government banned all private lotteries and started the Kerala State Lottery.

Kerala State Lottery, launched in the year 1967, is the most important lottery in India, run by a Government. It provides employment to more than 3 lakhs people, who are engaged in selling lottery tickets on commission basis. Employment generated from the printing and transportation of tickets is in addition to this. Most of the persons engaged in the sale of tickets are persons who are not able to do any other job, such as physically challenged, aged etc.
In addition to the employment generated, the income generation by the Kerala State Lottery is also significant. The Kerala Government generates on an average a profit of Rs. One crore from lotteries every month. More than Rs. 5 crores is provided by way of income tax on prizes to the Government of India every year. Most of the buyers of tickets of Kerala State Lottery belong to the low income group. So naturally prize amount is received by the poor people, which is a socially desirable attribute. The utilization of prize money by the winners also generates employment opportunities. The pattern of utilization of prize money by the winners, the motive behind buying tickets, the income and expenditure pattern of the Kerala State Lotteries Department, income generated by the Government from lotteries, the employment created by Kerala State lottery etc. deserve attention and study.

The following were the objectives of the study.

(1) To examine the performance of the Kerala State lotteries.

(2) To identify the motives for participating in lottery by the public.

(3) To examine the extent of employment and income generated through lottery in Kerala.

(4) To assess the nature of prize money utilisation by winners.

The scope of this study was limited to Kerala State Lottery alone, which is unique in its organization and management. The study was mainly concentrated on the income and employment generated by way of lotteries,
the motive behind buying of lottery tickets and the utilization of prize money by the winners. The income by sale of tickets and the expenditure made by the Kerala State lotteries department was also studied.

The following were the main hypotheses of the study.

1) Kerala state lottery provides significant employment opportunities to the poor, uneducated and physically challenged persons.

2) Kerala state lottery generates significant income and contributes to the state ex-chequer.

3) There are inter-regional differences in the motives behind participation in lotteries.

Data from the Department of Kerala State Lotteries collected include profit earned from different lotteries, number of tickets sold, expenditure incurred, unclaimed prizes, number of agents and sellers etc.

A survey among 300 samples was made from the different regions – Southern Central and Northern. The districts of Thiruvananthapuram, Thrissur and Kannur were selected for the purpose and 100 samples from each region were selected and studied to analyze the motives behind buying tickets and the extent of faith the public has in the Kerala State Lottery.

A survey among 90 samples was made from winners of large prize amounts to analyze the pattern of utilization of prize money.

A survey among 150 samples was also made from the sellers of tickets to analyze the income earned by them from this activity.
The Director of Kerala State lotteries, a few District Lottery officers, a few large and a few small sellers of tickets, the President of Kerala Lottery Agents Association etc. were contacted and interviewed for their opinions and attitudes about the Kerala State Lottery.

In the second chapter an attempt was made to have a fairly objective assessment of the economic significance of gambling. Literature as to how and why people gamble have been examined here. The various theories relating to what motivates people to gamble, whether compulsive gamblers are addicts, whether there is any relation between occupation and gambling, whether it is economic motive or psychological stimulus that leads to gambling, whether gambling tendency is deep rooted in working class culture etc. are also examined. The psychology of decision making, attitudes towards gambling, moral and legal aspects of gambling, social and economic consequences of gambling, expected utility theory and its implications in lottery, attitudes towards risk taking, role of information in decision making and game theory were also reviewed.

In the third chapter an attempt was made to explain the importance of Kerala state lottery. Its’ uniqueness, overall performance during the past 40 years, revenue from lottery, income on account of profit, unclaimed prizes and income tax, etc. have been mentioned briefly. The organizational structure of Kerala state lottery, method of operation starting from design of tickets to distribution of prize money, a brief history of the working of Kerala
State Lottery, rules regarding appointment of agents etc. were also discussed in this Chapter.

**Major findings**

The study brought into light the following facts.

(1) The analysis of the financial performance of Kerala State Lottery for these years have brought into light the fact that Kerala state lottery is not contributing significantly to the state exchequer.

(2) Kerala state lottery satiates to a great extent the problem of unemployment by providing employment to nearly 3 lakh people.

(3) Many draws differ in sales of tickets depending on the season of the draw. The present study identified that there are seasonal differences in the sale of tickets. Therefore it is better if draws are planned in such a way that the most suitable seasons/months are made use of. For example Onam, Christmas etc.

(4) The prize structure is to be modified so that some profit is made by every draw (otherwise loss will be the result as in the case of many draws like the sports lottery).

(5) In many draws the whole of the tickets printed are sold. But in certain other draws it is not so. The reason may be the prize structure of the draw which is not attractive.

(6) Income from sale of tickets does not directly influence the profit from the draws. In other words income from sale of tickets and profit from
draw does not increase proportionately because of variations in expenditure pattern.

(7) Different kinds of lotteries are launched by the Kerala State Lotteries Department to attract different classes of ticket buyers depending on the prize structure.

(8) There are differences in the ticket buying habits of different religions and gender. Differences also continue in the buying habits among different regions.

(9) A huge amount of unclaimed prizes are with the government because many buyers of tickets do not wish to get a prize. They buy tickets to help the poor. Therefore they never keep tickets or verify prize list.

(10) Calculation of profit and allotment of expenses depend on the policies of the department. For certain draws certain expenses are included and for certain others they are excluded so that profit varies.

(11) Kerala State Lottery bags full confidence of the public especially ticket buyers. Buyers are almost satisfied with the prize structure and the operation of the department of lotteries.

(12) Tickets are bought by many people not for prizes but to help the poor sellers who are other-wise unemployed and to support the government in its welfare activities.

(13) Sale of tickets increases in draws that offer huge amounts as prizes. At the same time, buyers of tickets are of the opinion that the number of prizes be increased by reducing the prize amount per prize.
(14) Many sellers of tickets are not direct agents of the Kerala State Lotteries Department. Instead they buy tickets from large scale agents and sell them to the public getting a reduced rate of discount than offered by the Department. Large scale agents offer the facility of sale or return to such small sellers.

(15) The Department of Lotteries is more interested in selling tickets to large scale buyers than to small scale buyers.

(16) Money received by way of prizes is spent by many for unproductive purposes like houses, cars, ornaments etc. This is because the buyers of tickets are mainly belonging to the low income, low educated class. Psychologically they want to expose their depressed ego.

(17) Age-wise middle aged persons (between the age of 40 and 60) constitute the major chunk of ticket buyers.

(18) Income-wise most of the buyers of lottery tickets belong to the low income group. Among high income groups the habit of buying ticket is only marginal.

(19) Majority of the ticket buyers are permanent buyers. Many of them were buying tickets for the last ten years and more.

(20) Getting a prize or not getting does not affect the buying habits of the people. They buy tickets even if they do not get a prize for a long time on the hope that they will get prize on one day. At the same time those who got a prize again buy tickets to get further prize.
(21) Majority of the ticket buyers have knowledge of the procedures of draw of Kerala State Lottery. They believe that the method of draw is fool proof and transparent.

(22) The major complaint against Kerala State Lottery is the delay in the distribution of prize amount.

(23) Public opinion is against the privatization of Kerala State Lottery.

(24) Ticket buyers are of the opinion that online lottery is more attractive.

In the present study we tested three hypotheses. Based on the survey among the agents and sellers, the first hypothesis “Kerala state lottery provides significant employment opportunities to the poor, uneducated and physically challenged persons” is accepted. The second hypothesis “Kerala state lottery generates significant income and contributes to the state exchequer” is only marginally accepted. The last hypothesis “there are inter-regional differences in the motives behind participation in lottery” is also only partially accepted.

**Suggestions**

(1) The Department of Kerala State Lotteries must seek public opinion about the changes required in the conduct of lottery occasionally.

(2) A Research and Development wing must be started to introduce new schemes of lottery and to bring about improvements in the structure of lottery.
(3) Large scale buying of tickets by agents should be dissuaded to increase the employment opportunities. For this the discount structure must be altered.

(4) All prizes of whatever amount must be distributed through District Lottery offices.

(5) The prospects of starting online lottery should be enquired into.

(6) The possibility of exempting prize money from income tax should be examined.

(7) Draws with special objectives such as for improving facilities of primary education or facilities in government hospitals etc. should be started.

Policy Implications

Kerala state lottery is conducted in an efficient and faithful manner. Certain measures, if adopted will certainly enhance the effectiveness of the system. They are the following:

1. Incentives should be provided to the employees of the Kerala State Lotteries Department depending on the performance of each draw, so that they will be encouraged to work hard.

2. Employment generation, being the important achievement of lottery, should be given more attention. Rate of commission to agents should be increased and agents who purchase less number of tickets should be
encouraged by offering increased rate of commission than that offered to large purchasers.

3. Starting of online lottery should be considered seriously since the communication system has technologically improved. Moreover people need not wait for a long time to know the result of the draw. Daily draws can be arranged.

4. Students of schools should be persuaded to sell tickets and earn commission.

5. Limiting the sale of ticket to persons below the poverty line, physically challenged etc will increase the employment opportunities of the marginalised.

**Contributions of the Researcher**

Though a research study on Kerala State Lottery has been made early, it was mainly concentrated on the income of the Department from various lotteries. In the case of motives for buying tickets, utilisation of prize money etc., this is the first and pioneering attempt. The expenditure pattern of various lotteries, the opinions of small agents, ticket buyers etc. were also not sought earlier. Above all, lotteries are an area which is not explored much by the social scientists. In that line, this is a novel and hence an explorative study.

**Areas for Future Research**

This study is also not complete in all respects as is the case in all studies. However this being a carefully planned and systematically attempted
research study was helpful in identifying a few research areas useful to future researchers. They are mentioned below:

1. The utilisation pattern of prize money is not comprehensively studied here because of various limitations. This may be studied widely to know the impact of lottery prize money in the society.

2. The total employment opportunities provided by lottery scheme was also not studied in detail in this study. A rough estimate claims that more than three lakh people earn their livelihood. Their pattern of employment, income etc may be studied intensively.

3. Income generated by way of profit from lotteries only is examined in this study. Income to government presses in printing tickets, income to companies engaged in transportation of tickets, income to the employees in the department of lotteries etc. deserve attention.

4. A comparative study of the prize structure of lotteries in different states including Kerala is worthy.

5. Due to the advancement in information technology the working and scope of different types of online lotteries can also be studied.

**Conclusion**

Limited availability of literature and less attention from earlier scholars motivated the research scholar to select the topic. Novice nature of the topic created difficulties in framing a rigorous methodology. However, the secondary data analysis and survey data revealed many interesting inferences. Because of the committed expenditures the government and the
public intervention mechanisms find difficult to raise resources for development. The general acceptance of lottery method indicates that specific purpose lotteries just like cess in public policies will help to raise financial resources required for specific development purposes. Limiting the agency and sale of lottery tickets to the people below poverty line, physically challenged etc will penetrate and extend the employment net to the marginalised. The government sponsored lotteries is a possible and positive alternative of public intervention for resource mobilisation and employment generation.
APPENDIX I

Survey Conducted to know the behaviour and attitudes of ticket buyers of State lottery

1. Name : 
2. Address : 
3. Religion : 
4. Age : 
5. Male/Female  Male ☐  Female ☐ 
6. Educational Qualification : 
7. Occupation : 
8. Occupation of wife/husband
9. Monthly income of the family : 
10. Number of members in the family
11. Do you know about the scheme of lottery : Yes ☐  No ☐ 
12. How did you came to have about lottery : Advertisements ☐  Friends ☐ 
13. Name a few lotteries you know : ..............................
14. Do your purchase Kerala state lottery tickets:
   Permanently ☐  Occasionally ☐  No ☐ 
15. What amount you spend for buying tickets in a month
16. How long have you been buying tickets of Kerala state lottery
17. Do you purchase the tickets of any other state lottery : Yes □ No. □

18. If yes, of which state :

19. Why do you buy tickets? : To help unemployed □ To help government financially □ To get prizes □ Interest in gambling □ Pressure of sellers □

20. From whom do you buy tickets? : Shops □ Vehicles □ Individuals □ Not from anybody permanently □

21. Have you ever got a prize : Yes □ No □

22. The amount of prized amount :

23. Did you seek the help of a bank of other institutions to collect the prize : Yes □ No □

24. Of which institutions you help : Bank □ Agents □ Lottery office □

25. Have you ever exchanged prized tickets for new tickets: Yes □ No □

26. Do you used to know about results from newspapers : Yes □ No □

27. Do you seek the help of ticket sellers to know the draw results : Yes □ No □

28. How many times you have got prizes of Kerala state lottery : ………… times

29. Have you ever got a prize exceeding Rs.1,00,000 From Kerala State lottery : Yes □ No □

30. The maximum prize amount received by you in a draw : Rs. ………………

31. How did you spend your prize money : Construct house □ Bought land □ Deposited in bank □ Started Business □ Spent for other purposes (Mention the purposes)

32. Do you think that Kerala State Lottery is conducted in a faithful manner :

   Agree Completely □ No Opinion □ Disagree completely □ Partially agree □
33. Have you seen the draw the Kerala State lottery:  Fully [ ] Partially [ ] Never [ ]

34. Are you satisfied with the prize structure of Kerala State Lottery:  Fully [ ] Partially [ ] Never [ ]

35. If not satisfied, what change do you expect in the prize structure?  Increase the number of prizes [ ] Increase the prize amount [ ] Give very high prizes [ ] Increase the number of draws.

36. Do you feel that the draw procedure of Kerala State Lottery is foolproof:  Yes [ ] No [ ] Partially [ ] No opinion [ ]

37. Are you satisfied with the working of the Kerala State Lotteries Department:  Yes [ ] No [ ] Partially [ ] No opinion [ ]

38. Do you have any of the following complaints against the Kerala State Lotteries Department:  Delay in prize money distribution [ ] No co-operation of employees [ ] Cumbersome procedure [ ]

39. Do you agree to the proposal of private agencies conducting lottery:  Agree fully [ ] Disagree [ ] No opinion [ ]

40. Will you buy Kerala State lottery tickets in future:  Yes [ ] No [ ]

41. Do you think that money received from lottery is against ethics:  Yes [ ] No [ ]

42. Do you think that by purchasing tickets you are improving the finance of the state:  Strongly believe [ ] Strongly disagree [ ] No opinion [ ] partially disagree [ ]

43. Do you think that income from sale of tickets will help the government to tide over temporary financial difficulties:  Strongly believe [ ] Strongly disagree [ ] No opinion [ ] partially disagree [ ]

44. Is on-line lottery more attractive:  Yes [ ] No [ ]
45. What are the attractions of online lottery
   : Can know the result quickly ☐
   : More number of draws ☐
   : More opportunity to get prizes ☐

46. Are you familiar with online draw
   : Yes ☐ No. ☐

47. Do you agree to the proposal of changing
   Kerala State Lottery to online
   : Yes ☐ No ☐
APPENDIX II

Survey Among winners of prizes of large amounts from Kerala State lottery

1. Average monthly amount spend on purchases of Kerala State Lottery tickets............................

2. The largest prize amount received by you from Kerala State Lottery ..............................

3. The amount of income tax deducted from your prize amount ........................................

4. The amounts of agents prize and commission deducted from your prize money ...

5. The amount of prize money actually received by you. ..............................

6. How did you utilize your prize money.
   a) Rs. ......................... deposited in bank
   b) Rs. ......................... used for buying agricultural land
   c) Rs. ......................... used for buying other landed property
   d) Rs. ......................... used for buying house property.
   e) Rs. ......................... used for constructing house.
   f) Rs. ......................... used for buying vehicle.
   g) Rs. ......................... used for starting business
   h) Rs. ......................... used for self employment
   i) Rs. ......................... used for buying gold
   j) Rs. ......................... used for repayment of existing debt.
   k) Rs. ......................... used for donation.
   l) Rs. ......................... used for other purposes (mention the purpose)

7. Have the prize amount made any change in your life? ..............................

8. Are you purchasing tickets now? ..............................

9. Do you think that lottery prize is against ethics? ..............................
APPENDIX III
Survey Among Persons Engaged in the Sale
Kerala State Lottery tickets

1. Name : 

2. Address : 

3. Age : 

4. Male or Female : 

5. Whether handicapped : 

6. If handicapped what is the deformity? : 

7. Whether previously engaged in any other occupation : 

8. If yes, what occupation? : 

9. For how many years you were engaged in lottery ticket sales : 

10. Are you a direct agent of the Lotteries Department : 

11. What is the percentage of Commission you got:

12. Average monthly sale of tickets : 

13. Average monthly commission received : 

14. Whether you have a vehicle for ticket selling:

15. Have you ever got a prize on an unsold ticket:

16. If yes, How much amount you received. : 

17. Are you satisfied in this occupation : 

18. Educational qualification : 

APPENDIX IV

Sample Lottery Tickets of Different Draws
PERIYAR LOTTERY

SECOND PRIZE Rs. 3 LAKH
(Re. ONE LAKH IN EACH SERIES)

THIRD PRIZE Rs. 1.50 LAKH
(Rs. 50,000 IN EACH SERIES)

FIRST PRIZE Rs. 20 LAKH
(COMMON TO ALL SERIES)

TICKETS IN PT, PU, PW SERIES

DATE OF DRAW 03-04-2007, 2.30 PM

PW No 330615

SECRETARY TO GOVERNMENT TAXED DEPARTMENT

PW No 330615

COST OF TICKET RS. 10/-
### Table: Prize Structure of 'Soubhagya' Lottery

<table>
<thead>
<tr>
<th>Category of Prize</th>
<th>No. of prizes</th>
<th>Total Prize Amount (Rs.)</th>
<th>Agents Prize Amount (Rs.)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>I. No. 1</strong></td>
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<td><strong>II. No. 2</strong></td>
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<td><strong>III. No. 3</strong></td>
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<td><strong>X. No. 10</strong></td>
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</table>

**Drawn on Every Saturday**

**Rules of Drawing:**

1. The State Lottery will be drawn from Trivandrum on a weekly basis.
2. The first, second, and third prizes will be awarded to the winners on the basis of the numbers drawn.
3. Winning numbers will be announced on the official website of the Kerala State Lottery Board.
4. In case of a tie, the highest number of winning tickets will be selected.
5. No contact information or any other information will be provided on the ticket.
6. The prize amount of each prize will be paid at the nearest lottery office.
7. All lottery ticket sales are final and no refunds will be given.

**Terms and Conditions:**

1. Tickets are available at Rs. 10 each.
2. Lottery tickets will be sold until the draw date.
3. The draw will be conducted in the presence of the Liquor Licensing Authority.
4. The draw will be conducted in the presence of the Director of State Lottery.
5. The draw will be conducted in the presence of two officers from the Kerala State Lottery Board.
6. The draw will be conducted in the presence of two independent auditors.
7. The draw will be conducted in the presence of two officers from the Kerala State Lottery Board.
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89. The draw will be conducted in the presence of two officers from the Kerala State Lottery Board.
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GoVt. OF KERALA

KAIRALI LOTTERY

FIRST PRIZE

10 LAKHS

(Rs. 2 Lakhs in each Series)

COST OF TICKET Rs. 10/-

Date of Draw
30-03-2007, 2.30 p.m

Tickets in KU, KW, KX, KY, KZ Series

SECRETARY TO GOVERNMENT TAXES DEPARTMENT

KX № 124339

KX № 124339
### Prize Structure of Kerala Weekly Lottery


#### Draw on Every Friday

**Tickets in 5 Series**

<table>
<thead>
<tr>
<th>Category of Prize</th>
<th>Amount of Prizes (Rs.)</th>
<th>No. of Prizes</th>
<th>Total Prize Amount (Rs.)</th>
<th>Agents Prize (Rs.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>I</td>
<td>2,00,000</td>
<td>5</td>
<td>10,00,000</td>
<td>1,00,000</td>
</tr>
<tr>
<td>II</td>
<td>50,000</td>
<td>5</td>
<td>2,50,000</td>
<td>25,000</td>
</tr>
<tr>
<td>III</td>
<td>5,000</td>
<td>200</td>
<td>10,00,000</td>
<td>40,000</td>
</tr>
<tr>
<td>IV</td>
<td>1,000</td>
<td>200</td>
<td>20,00,000</td>
<td>20,000</td>
</tr>
<tr>
<td>V</td>
<td>500</td>
<td>200</td>
<td>10,000,000</td>
<td>10,000</td>
</tr>
<tr>
<td>VI</td>
<td>100</td>
<td>600</td>
<td>4,000,000</td>
<td>40,000</td>
</tr>
<tr>
<td>VII</td>
<td>10</td>
<td>600</td>
<td>3,000,000</td>
<td>30,000</td>
</tr>
<tr>
<td>VIII</td>
<td>10</td>
<td>200000</td>
<td>20,00,000</td>
<td>20,000</td>
</tr>
<tr>
<td>IX</td>
<td>1000</td>
<td>20</td>
<td>20,000,000</td>
<td>20,000</td>
</tr>
</tbody>
</table>

**Total 214230**

**Total Prize Money 26,87,000**

#### Terms and Conditions

1. Purchasers of the ticket should record their signature, Name and Address on the reverse side of the ticket at the time of purchase.
2. An amount equivalent to 10% of the prize money will be deducted from 1st and 2nd prize, and paid to respective agents.
3. The prize winner shall file their claim within 30 days from the date of draw. The 1st and 2nd prize winning tickets should be surrendered to District Lottery Office or Agents.
4. The prize amount of Rs. 5,000 or below may be claimed from the District Lottery Office or Agents.
5. Claim on torn, mutilated or tempered tickets will be rejected outright. One ticket can win only the highest prize awarded on it. Income Tax and surcharge will be deducted from the prize money as laid down in the Finance Act (Central).
6. The legal jurisdiction of the lottery will be at Thiruvananthapuram.

**Phone:** Office: 0471-2305163/2302430
**Fax:** 0471-2301749

**Signature:**

Name: Address:

**Director of State Lotteries**

Kerala Government

Phone: Office: 0471-2305163/2302430
Fax: 0471-2301749

www.keralalotteries.com

**Date:** 13-07-2007

[Signature]

**Name:**

**Address:**