

**DETERMINANTS OF YOUTH PARTICIPATION IN
SPORTS BETTING: A CASE STUDY OF MZUMBE WARD,
MVOMERO DISTRICT, MOROGORO, TANZANIA**

**DETERMINANTS OF YOUTH PARTICIPATION IN
SPORTS BETTING: A CASE STUDY OF MZUMBE WARD,
MVOMERO DISTRICT, MOROGORO, TANZANIA**

By

Elinami Wilson

**A Dissertation Submitted in Partial Fulfillment of the Requirement for Master
of Research and Public Policy (MRPP) of Mzumbe University**

2025

CERTIFICATION

The undersigned hereby certify that I have reviewed and recommend for acceptance by Mzumbe University a research proposal titled: “**Determinants of Youth Participation in Sports Betting. A Case Study of Mzumbe Ward, Mvomero District, Morogoro, Tanzania**” submitted in partial fulfillment of the requirements for the degree of Master of Research and Public Policy (MRPP) at Mzumbe University.

Major Supervisor

Date _____

Internal examiner

Date_____

DECLARATION AND COPYRIGHT

I, Elinami Wilson hereby declare that this Dissertation is my original work and that it has not been presented and will not be submitted to any other University for a similar or any other degree award.

Signature _____

Date _____

© 2025

This dissertation is copyright material protected under the Berne Convention, the Copyright Act 1999, and other international and national enactments, on behalf of intellectual property. It may not be reproduced by any means in full or part, except for short extracts in fair dealings, for research or private study, critical scholarly review, or discourse with an acknowledgement, without the written permission of the Mzumbe University, on behalf of the author.

ACKNOWLEDGMENT

I wish to express my sincere gratitude to Almighty God, whose divine guidance and protection have remained steadfast throughout this academic journey. His unwavering presence has been a source of strength and inspiration, enabling me to face the challenges of this endeavour with resilience and determination. I am deeply grateful to my supervisors, Dr. Idda Lyatonga and Dr. George Igulu; their exceptional mentorship, insightful feedback, and constant encouragement have been vital to the successful completion of this work. Their scholarly expertise and dedication to academic excellence have greatly influenced the quality and direction of this research. I also extend my heartfelt appreciation to Mzumbe University for providing the academic platform and resources necessary for this study. The institution's commitment to fostering scholarly inquiry has been instrumental in supporting this research, and it is important to acknowledge that such support is vital for academic success.

Ultimately, I would like to acknowledge and thank my classmates for their invaluable collaboration and support throughout this process. Their intellectual contributions and encouragement have been indispensable to the completion of this research proposal. This journey would not have been possible without their collective assistance, however, and shared commitment to academic excellence. To all who have contributed directly or indirectly to this work, I express my deepest gratitude because it has truly made a difference. Although challenges arose, our teamwork prevailed, and this experience has been enriching.

LIST OF ABBREVIATION AND ACRONYMS

FGD	Focus Group Discussion
GBT	Gaming Board of Tanzania
MRPP	Master of Research and Public Policy
PBC	Perceived Behavioural Control
PLS-SEM	Partial Least Squares Structural Equation Modelling
PSB	Problem sports betting
SBI	Student Betting Intentions
SPSS	Statistical Package for Social Science
TPB	Theory of Planned Behaviour

ABSTRACT

The growing involvement of youth in sports betting activities presents serious social and economic challenges, especially in developing countries like Tanzania, where unemployment and limited recreational options are common. This study aimed to examine the determinants of youth participation in sports betting in Mzumbe Ward, Mvomero District, Tanzania. Guided by three specific objectives, the research explored youth perceptions of the risks and benefits of sports betting and analyzed the economic and social determinants contributing to their engagement. A cross-sectional design was adopted, employing a mixed-methods approach that combined quantitative data from 362 survey respondents with qualitative insights from interviews and focus group discussions. Descriptive statistics, content analysis, and binary logistic regression (using SPSS v25) were utilized for data analysis. The results showed that while some youth view sports betting as a source of entertainment and potential income, the majority (74.6%) believe that risks such as strained relationships, financial loss, addiction, and mental health issues outweigh the benefits. Economic determinants, including financial pressure ($p = 0.016$), income levels ($p = 0.024$), and employment status ($p = 0.030$), were found to significantly influence betting behavior. Youth under financial stress were more likely to participate, whereas employed individuals were less likely to engage. Furthermore, social determinants such as peer influence ($p = 0.001$), family background ($p = 0.002$), gender ($p = 0.006$), and education level ($p = 0.011$) also had significant effects. In conclusion, both economic and social determinants have a significant impact on youth involvement in sports betting. The study recommends multi-sectoral measures for the Gaming Board of Tanzania (GBT), social service organizations, and educational institutions, including public awareness campaigns, economic empowerment initiatives, stricter gambling regulations, and the provision of alternative recreational activities to foster positive youth development.

TABLE OF CONTENT

CERTIFICATION	i
DECLARATION AND COPYRIGHT	ii
ACKNOWLEDGMENT	iii
LIST OF ABBREVIATION AND ACRONYMS	iv
ABSTRACT	v
LIST OF TABLES	ix
LIST OF FIGURES	x
LIST OF APPENDICES	xi
 CHAPTER ONE	 1
INTRODUCTION AND PROBLEM SETTING	1
1.1 Introduction	1
1.2 Background of the Study	1
1.3 Statement of the Problem	2
1.4 Objectives of the Study	3
1.4.1 General Objective.....	3
1.4.2 Specific Objectives.....	3
1.5 Research Questions	4
1.6 Significance of the Study	4
1.7 Scope of the Study.....	4
1.8 Study Limitations	5
1.9 Organization of the Dissertation	6
 CHAPTER TWO	 7
LITERATURE REVIEW	7
2.1 Introduction	7
2.2 Definition of Key Terms.....	7
2.2.1 Sport betting	7
2.2.2 Youth	7
2.2.3 Participation	7
2.2.4 Mzumbe Ward- Mvomero District	7
2.2.5: Social determinats	8
2.2.6 Economic determinats	8
2.3 Theoretical Literature Review	9
2.3.1 The Theory of Planned Behaviour (TPB)	9

2.4 Empirical Literature Review	10
2.5 Research Gap	12
2.6. Conceptual Framework	13
CHAPTER THREE	15
RESEARCH METHODOLOGY	15
3.1 Introduction	15
3.2 Research Approach.....	15
3.3 Research Design.....	15
3.4 Area of the Study.....	16
3.5 Population of the Study	17
3.6 Sample Size and Sampling Techniques.....	17
3.7 Sources of Data	19
3.8 Data Collection Techniques.....	19
3.8.1 In-depth interviews.....	19
3.8.2 A focus group iscussion.....	20
3.8.3 Structured questionnaire.....	20
3.9 Data Analysis Procedures.....	21
3.9.1 Youth perceptions of implication of sports betting	21
3.9.2 The economic determinantsof youth' participation in sports betting.....	21
3.9.3 Social determinants of youth' participation in sports betting	22
3.10 Reliability and Validity	23
3.11 Pilot Testing.....	24
3.12 Ethical Consideration	27
CHAPTER FOUR.....	28
PRESENTATION OF FINDINGS.....	28
4.1 Introduction	28
4.2 Profile of Respondents	28
4.3 Descriptive Statistics	30
4.3.1 Youth participating in betting activities.....	31
4.3.2 Youth's perceptions of risks and benefits of sport betting activities.....	33
4.3.3 Economic determinants of youth participation in sport betting	37
4.3.4 Social determinants of youth participation in sport betting.....	41
4.4. Economic Determinants of Youth Participation in Sport Betting	47
4.5. Social Derminantsof Youth Participation in Sport Betting Activities	49

CHAPTER FIVE.....	53
DISCUSSIONS OF FINDINGS	53
5.1 Introduction	53
5.2 Youth's perceived of implication of sport betting activities.....	53
5.3 Economic Determinants of Youth Participation in Sport Betting	54
5.4 Social Detwerminats of Youth Participation in Sport Betting.....	56
CHAPTER SIX	58
SUMMARY, CONCLUSION AND RECOMMENDATIONS.....	58
6.1 Introduction	58
6.2 Summary of Findings	58
6.3 Conclusion.....	59
6.4 Implication for Policy and Practice	60
6.4.1 Implications for Policy	60
6.4.2 Implications for Practice	61
6.5 Recommendations	61
6.6 Areas for Further Study	62
REFERENCES.....	64
APPENDICES	67

LIST OF TABLES

Table 3.1 Operational Definition of Variables.....	23
Table 3.2: Findings from piloting study	24
Table 3.3: Collinearity Statistics for all predictors	25
Table 3.4: Model fitting information.....	26
Table 3.5: Model Summary	27
Table 4.1: Profile of Respondents(n=362)	29
Table 4.2: Participating in betting activities(n=362)	31
Table 4.3: Risks associate with sports betting (n=362)	34
Table 4.4: Frequency Distribution and Descriptive Statistics (n=362)	35
Table 4.5: Comparison of risks and benefits (n=362)	36
Table 4.6: Financial pressure in sport betting (n=362).....	39
Table 4.7: Supplementary income (n=362)	40
Table 4.8: Peer Influence (n=362).....	42
Table 4.9: Gender (n=362)	44
Table 4.10: Educational Level and Sport Betting(n=362).....	46
Table 4.12: Binary Logistic Regression Results on Economic Determinants (n=362)	48
Table 4.13: Correlation Between Social Determinants and Youth Participation in Sport Betting a (n=362)	49
Table 4.14: Binary Logistic Regression Results on Social determinants (n=312)	50

LIST OF FIGURES

Figure 2.1: Conceptual Framework (2025)	14
Figure 4.1 Frequency participation in sports betting.....	32
Figure 4.2: Reasons for participating in sports betting activities	33
Figure 4.3: Family background	43

LIST OF APPENDICES

Appendix i: Questionnaire	67
Appendix ii Interview Check List Guide	71
Appendix iii Focus Group Discussion (Fgd) Prompts	73
Appendix iv: Research permit.....	74
Appendix v: Data collection permission from regional office	75
Appendix vi: introduction letter form regional to district office.....	76
Appendix vii: Receipt for plagiarism	77
Appendix viii: plagiarism report	78

CHAPTER ONE

INTRODUCTION AND PROBLEM SETTING

1.1 Introduction

This chapter introduces the study by outlining the background of the study, problem statement, research objectives, research questions, significance of the study, scope, limitations and the organization of the research proposal.

1.2 Background of the Study

Globally, the popularity of sports betting has grown exponentially, particularly among the younger population, who often see it as a quick means of achieving financial success (Shen, 2023). In 2019, the global sports betting market was valued at over 200 billion US dollars, indicating its rapid growth. Worldwide, there were over hundreds of thousands people involved in sports betting businesses (Etuk et al., 2022). Before the COVID-19 pandemic, the sports betting market was expanding at above average rates in South America, Asia and the Middle East. In 2021, weekly sports betting in the US doubled (Kaya, 2020).

In many African countries, the youth population struggles with high unemployment rates due to a lack of sufficient formal employment opportunities (Sumberg et al., 2021). In East Africa, youth in Kenya gamble a lot and are driven by the desire to make money and to have fun (Machoka, 2020). Moreover, Nambogoli (2017), commented that at Makerere University in Uganda, reports indicate that approximately 1000 students drop out annually due to losing tuition money for sport bettings. The same report was published by Monitor newspaper with title, “Betting kills future of 1000 Makerere students”, (Monitor news, 2024). Similarly, Coast (2022), in Ghana, who discovered that young people between the ages of 18 and 40 bet on sports, spending 4 up to 12% of their weekly income on this activity. Youth are increasingly turning to sports betting as a perceived way to overcome financial challenges, despite the associated risks of financial loss and mental health issues.

Common types of gambling activities were identified as slots, sports betting, cards, Aviator, casinos and pokies. However, although legislation prohibits gambling among individuals under 18, advances in technology have made online betting easily accessible, leading to increased youth participation and declining school attendance (Kamwela, 2024). Also, Mfinanga & Bushibura, (2020) emphasized, source of

information for youth to participate in sport betting activities are friends, betting stores and social media as the primary information sources for betting.

Scholars such as and have identified key socio-economic factors, such as unemployment, financial strain and the desire for quick financial returns, as major drivers of university student's participation in sports betting.

Youth participation in sports betting has become increasingly prominent in Tanzania, with significant socio-economic implications, including in semi-urban and rural settings such as Mzumbe Ward in Mvomero District. Recent evidence indicates that the sports betting industry in Tanzania is rapidly expanding, with youths constituting the majority of participants, particularly those aged between 18 and 34 years (Kamwela, 2024). The growth of digital technology and mobile money platforms has further enhanced the accessibility of betting services, while aggressive marketing and sports media coverage have normalized gambling among young people (Dei, 2020).

Tanzania had experienced significant growth, with the revenue from sports betting rising from Tsh. 33.6 billion in 2016/17 to Tsh. 170.4 billion in 2022 and 2023. This growth, while contributing to national tax revenues and creating jobs, also highlights the increasing participation of youth in gambling activities (Citizen News, 2024). Despite the growing prevalence of revenue there is a scarce of information on youth participation in sports betting especially in rural areas such as Mzumbe Ward. Most studies in Tanzania have concentrated on urban areas, leaving rural and semi-rural communities underrepresented in the literature (Lind, 2022). This knowledge gap underscores the need to investigate the drivers of youth participation in sports betting in Mzumbe Ward, in order to generate evidence that can inform effective policy interventions and promote sustainable youth development.

1.3 Statement of the Problem

The increasing popularity of sports betting among youth has become a growing social concern in Tanzania (Mfinanga & Bushibura, 2020). This growing trend raises serious concerns about the mental health, academic performance, and social behavior of young people, with potential long-term consequences for their future careers, financial stability, and interpersonal relationships (Kamwela, 2024). If left unaddressed, sports betting among youth could contribute to widespread gambling addiction, school dropout, and social instability, thereby undermining the country's human capital development. It is therefore crucial to address the problem of youth

participation in sports betting to safeguard their well-being and promote sustainable socio-economic development.

The issue has attracted national attention, with Tanzanian parliamentarians warning that uncontrolled betting could escalate into a national crisis (Ngalesoni et al., 2024). In Mzumbe Ward, sports betting has become one of the most common activities among young people, involving games such as football, basketball, and boxing. Prominent companies like Premier Bet, SupaBets, M-Bet, and Betika operate widely across the country, further increasing youth engagement. Although the Gambling Act of 2003 regulates the industry, it remains limited in addressing youth-specific participation and enforcement challenges country (Mgheni & Ondiek, 2023). Furthermore, inadequate awareness of gambling risks and limited support systems for addicted youth exacerbate the problems (Finamore et al., 2021).

Previous studies have explored gambling behaviors among youth in various contexts, identifying socio-economic status, peer pressure, and the availability of online betting platforms as major determinants of participation (Okoti et al. 2019, Brevers & Vögele, 2022, Javier et al., 2019, Mfinanga&Bushibura, 2020, Shen, 2023 and Kamwela, 2024). However, much of this research has focused on Western or regional settings, with limited empirical data specific to Tanzania. Moreover, existing studies have primarily examined the psychological and social motivations behind gambling without adequately exploring the socio-economic and contextual factors influencing Tanzanian youth. This study therefore seeks to fill this gap by examining the determinants of youth participation in sports betting activities in Mzumbe Ward, providing evidence-based insights to inform policy formulation and community interventions.

1.4 Objectives of the Study

1.4.1 General Objective

To examine determinants of youth participation in sports betting at Mzumbe Ward, Mvomero District, Tanzania.

1.4.2 Specific Objectives

- i. To explore youth perceptions of the implications of engaging in sports betting activities.

- ii. To find out the economic determinants of youth participation in sports betting
- iii. To examine the social determinants of youth participation in sports betting

1.5 Research Questions

- i. How do youth perceive the implications of engaging in sports betting activities?
- ii. What are the economic determinants of youth participation in sports betting ?
- iii. What are the social determinants of youth participation in sports betting ?

1.6 Significance of the Study

The findings of this study have significant implications across several domains. First, they offer valuable insights to policymakers, aiding the development of policies aimed at protecting youth from the negative impacts of gambling. Second, by identifying the key determinants of youth' participation in sports betting, the research empowers youth-focused interventions. Policymakers, educational institutions and community organizations can use this information to design targeted strategies addressing the root causes of gambling among young people. Third, the study contributes to academic literature by shedding light on gambling behaviours and students' involvement in sports betting, particularly within the Tanzanian context, thereby filling a gap in existing research. Finally, the research raises community awareness about the social and economic risks associated with sports betting, encouraging informed decision-making among youth and the broader society.

1.7 Scope of the Study

The core aim of this study was to explore youth engagement in sports betting and its underlying determinants. Specifically, the study focused on assessing youth perceptions of implication of sports betting, identifying the economic factors influencing participation, and examining the social determinants shaping betting behavior among young people. This study was conducted in Mzumbe Ward, located in Mvomero District, Morogoro Region. The selected area was appropriate due to its growing youth population and the increasing visibility of sports betting activities within the community.

The scope of the study covered several dimensions aligned with the research objectives. First, it explored how youth perceive the financial opportunities and risks associated with sports betting, including their awareness of its potential benefits and harms. Secondly, the study examined the economic determinants, such as income level, employment status, and financial motivation, that drive participation in betting. In addition, the research investigated social influences, including peer pressure, family attitudes, and community norms, that shape youth involvement in sports betting activities.

Furthermore, the study analyzed how these intertwined economic and social factors contribute to the growing popularity of sports betting among youth in both urban and peri-urban settings. The research was conducted over a period of two months, from April to May 2025, encompassing data collection, analysis, and reporting. The findings are expected to provide valuable insights for policymakers, community leaders, and youth organizations in designing strategies to promote responsible behavior and mitigate the negative effects of sports betting among young people.

1.8 Study Limitations

Firstly, the potential for sampling bias existed, as the sample might not fully represent the broader youth population of Mzumbe Ward, particularly marginalized or less accessible subgroups. To mitigate this, stratified random sampling was employed to ensure representation across key demographic groups, improving the diversity and generalizability of the findings.

Secondly, the complexity of youth perceptions and motivations may not be fully captured through surveys alone. To address this limitation, the study incorporated qualitative methods, including in-depth interviews and focus group discussions, which enriched the understanding of underlying attitudes and contextual factors influencing betting behaviour.

Thirdly, economic variables relied on self-reported financial data, which carries the risk of inaccuracies. To minimize this, the survey design included clear, validated questions to improve data reliability, and confidentiality was assured to encourage honest responses. Additionally, the analysis employed multivariate statistical techniques to explore relationships cautiously, recognizing the limitation in establishing causality. This study combined quantitative survey data with qualitative insights and applied multivariate controls to account for confounding variables,

thereby providing a more nuanced interpretation of social influences on sports betting participation

1.9 Organization of the Dissertation

This dissertation is organized into six chapters. Chapter One provides an introduction to the study, including the background, problem statement, research objectives, research questions, significance of the study, limitations, and the organization of the proposal. Chapter Two presents a comprehensive literature review, covering the introduction, definitions of key terms, theoretical framework, empirical literature, identification of the research gap, and the conceptual framework. Chapter Three outlines the research methodology, detailing the research design, study population, area of study, sampling strategies, data collection methods, sources of data, data analysis techniques, reliability and validity of data, and ethical considerations. Chapter Four focuses on the presentation of findings, including the introduction, socio-demographic characteristics of respondents, and both descriptive and inferential statistical analyses. Chapter Five provides a discussion of the key findings in relation to the research objectives and existing literature. Finally, Chapter Six concludes the study with a summary of major findings, conclusions drawn from the analysis, and practical recommendations for policy and future research.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter presents a detailed literature review focusing on introduction, definition of key terms, theoretical review, empirical literature review, research gap as well as conceptual framework.

2.2 Definition of Key Terms

2.2.1 Sport betting

The activity of predicting the outcome of a sporting event and placing a wager on that outcome. Sports betting can involve various sports, including football, basketball and others and can occur in physical or online platforms (Etuk et al., 2022). In the context of this study, sport betting refers to the activities of predicting the outcome of a sporting event and placing a wager on that outcome among youth.

2.2.2 Youth

Individuals typically between the ages of 18 and 35 who are in the transitional stage from adolescence to adulthood (Adefulu et al, 2020). In this context, youth refer to individuals typically between the ages of 18 and 35 specifically to those residing in Mzumbe Ward, Mvomero District, Tanzania.

2.2.3 Participation

The act of engaging or taking part in an activity (Levasseur et al., 2022). In this study, participation refers to youth' involvement in sports betting, which may include placing bets or actively engaging with betting platforms.

2.2.4 Mzumbe Ward- Mvomero District

Mzumbe ward is a rural community located in Mvomero District - Morogoro Region, Tanzania. It is characterized by a predominantly youthful population facing socio-economic challenges, including limited employment opportunities and access to formal education having five villages; Changarawe, Mikongeni, Tangeni, Mnyanza and Sangasanga village. For example, Changarawe Village is also home to Mzumbe University, a prominent higher learning institution in Tanzania. The presence of the university has created a unique dynamic in the village, as the student population interacts closely with the local community.

In this study, the focus was on the youth of Mzumbe Ward - Mvomero District, which includes both community youth and university students residing in the area. While the primary emphasis is on the broader youth population in those five villages, the inclusion of university students' youth is necessary because they are an integral part of the community and are likely to influence and be influenced by local socio-economic and cultural factors. This dual focus provides a more comprehensive understanding of the factors affecting youth participation in sports betting, capturing the perspectives of both community members and students who are embedded in the same social and economic environment.

2.2.5 Social determinants

The relationship between social determinants and youth participation in sports betting has received growing attention in recent studies, underscoring how social influences shape betting behaviors among young people. Social factors such as peer pressure, family attitudes, community norms, and media exposure play a crucial role in shaping youths' perceptions and engagement in betting activities (Massawe, 2023). Supportive social environments that encourage responsible leisure behavior and awareness of gambling risks can help reduce harmful betting practices and promote positive recreational choices (Kileo & Mwandila, 2024). Conversely, environments characterized by social approval of betting, lack of parental guidance, and widespread promotion through social media often normalize and reinforce participation (Matata, 2024). Empirical evidence suggests that youths embedded in communities with strong social control mechanisms and open communication are less likely to engage in excessive betting (Mnyanyi & Chacha, 2024). Based on these insights, this study hypothesizes that:

HA1: Social determinants significantly influence youth participation in sports betting.

2.2.6 Economic determinants

The relationship between economic factors and youth participation in sports betting has gained growing attention in contemporary research, emphasizing how financial conditions influence betting behavior and decision-making. Economic determinants such as income level, unemployment, poverty, and perceived financial opportunity significantly shape youths' engagement in betting activities (Mponda, 2023). In contexts where economic hardship and limited employment prospects prevail, sports betting is often viewed as an alternative source of income or a means to achieve

quick financial gain (Juma & Katembo, 2024). Conversely, stable income and financial literacy have been found to reduce reliance on betting as a coping mechanism for economic stress (Ngowi, 2024). Studies further indicate that youth from low-income backgrounds are more likely to participate frequently in betting, driven by the desire for economic improvement and social mobility (Kalumanga & Mwandile, 2024). Based on these insights, this study hypothesizes that economic conditions strongly influence youth participation in sports betting. Within this study, key economic determinants include income level, employment status, and financial literacy.

HA2: There is no significant relationship between economic determinants and youth participation in sports betting

2.3 Theoretical Literature Review

2.3.1 The Theory of Planned Behaviour (TPB)

The Theory of Planned Behaviour (TPB), developed by Icek Ajzen in 1991, is a psychological framework that helps explain the factors influencing human behaviour, particularly participation in activities (Mungai, 2019). According to the TPB, behaviour is influenced by three main components such as attitudes, subjective norms and perceived behavioural control, which collectively shape an individual's intention to engage in a particular behaviour (Mungai, 2019). Attitude refers to an individual's positive or negative evaluation of the behaviour and in the case of sports betting, it relates to how youth perceive the risks and rewards, such as financial gain versus potential addiction (Shen, 2023). Subjective norms involve the social pressure to engage in a behaviour, which for youth could be influenced by peer norms, societal views, or the general acceptability of betting within their social circles (Shen, 2023).

Perceived behavioural control reflects the perceived ease or difficulty of performing the behaviour, influenced by internal factors such as self-efficacy and external factors like the accessibility of betting platforms. These components combine to form an individual's intention, which, according to TPB, is the strongest predictor of actual behaviours (Shen, 2023).

In the context of youth' participation in sports betting, TPB was applied to explore three main research objectives. First, in examining youth' perceptions of the risks and benefits associated with sports betting, TPB suggests that youth' attitudes toward the activity whether they view it as exciting or financially beneficial versus risky will

directly influence their intention to participate. Second, when considering the economic determinants that influence participation, perceived behavioural control plays a key role, as youth with greater financial stability or resources may feel more in control of their betting behaviour, leading to a higher likelihood of participation. Finally, social determinants, as explained by subjective norms, highlight the influence of peer pressure, social acceptance and media portrayals, which can significantly impact youth' willingness to engage in sports betting activities. Overall, the TPB offers a comprehensive framework for understanding the social and economic factors that shape youth' participation in sports betting, providing valuable insights into how attitudes, social influences and perceived control influence their behaviours.

2.4 Empirical Literature Review

Okoti et al. (2019) examined the motivations driving students' involvement in sports betting in public secondary schools in Mumias East Sub-County, Kenya. The study employed a causal-comparative design involving 369 students, 206 parents, and 21 teachers selected through stratified random sampling. Quantitative data were collected via questionnaires and analyzed using descriptive statistics, including frequencies and percentages. Results revealed that financial gain was the primary motivator for betting, followed by admiration of successful bettors and peer influence within the school environment. Although most students were aware of betting regulations, weak enforcement of existing laws contributed to increased participation. The study recommended stronger legal enforcement to curb underage gambling. However, its focus on one sub-county and the absence of psychological or socio-cultural analysis limited the generalizability and depth of the findings. The present study builds on these insights by examining broader socio-economic and behavioral determinants influencing youth participation in sports betting within Mzumbe Ward.

Finamore et al. (2021) investigated the determinants and welfare effects of sports betting among youths in Kenya's Kajiado North Constituency. Using primary data from 343 randomly selected participants, the study applied logistic regression and Two-Stage Least Squares estimation methods to analyze factors influencing betting participation and its impact on youth welfare. The findings indicated that gender, technology access, employment status, and income significantly shaped betting behavior, with male and low-income youths being the most active participants. Moreover, engagement in sports betting was found to negatively affect youth welfare, particularly through financial strain and reduced productivity. While the study effectively identified economic correlates of betting behavior, it paid limited attention

to psychological and socio-cultural dynamics that drive gambling tendencies. This current research extends that understanding by integrating economic, social, and attitudinal factors to explain youth betting behavior in Mzumbe Ward, Tanzania.

Mfinanga & Bushibura, (2020) explored the prevalence and challenges of sports betting among students in Tanzanian universities and higher learning institutions amid the digital expansion of online betting services. The study adopted a cross-sectional design, collecting data from 148 respondents using semi-structured questionnaires. Descriptive statistics and content analysis revealed that over 95% of student bettors were male, with social media, betting shops, and peers serving as primary information sources. Family allowances and student loans were identified as the main funding sources for betting activities. The study also linked betting participation with poor academic performance and excessive alcohol consumption. Although it provided valuable insights into the patterns of student betting, the study's small sample size and lack of psychological or cultural exploration limit its representativeness and depth. The current study addresses these limitations by examining the socio-economic, psychological, and cultural determinants of youth engagement in sports betting within Mzumbe Ward.

Kamwela (2024) examined the socio-economic and demographic factors influencing youth participation in gambling activities in Mkuranga District, Tanzania. The study adopted a cross-sectional survey design involving 87 participants from Tambani Secondary School. Using logistic regression analysis, the study found that the number of nearby gambling facilities, distance from home to school, monthly income, and level of parental supervision significantly influenced students' involvement in gambling. The findings suggested that environmental accessibility and weak parental oversight were key drivers of youth gambling participation. The study recommended stricter enforcement of gambling laws and the introduction of educational campaigns to increase awareness of gambling risks. However, the study's small sample size and limited exploration of psychological factors constrained its generalizability. The present research builds on these findings by integrating socio-economic, psychological, and environmental determinants of sports betting among youth in Mzumbe Ward.

Coast (2022) investigated the prevalence, motivations, and effects of sports betting among youth in colleges of education in the Ashanti Region of Ghana. Employing a descriptive survey design and simple random sampling, the study collected data from 361 students. Findings revealed that although the overall level of student participation in sports betting was relatively low, many engaged in betting primarily for cash rewards and entertainment. The study also noted that age did not significantly affect betting involvement, suggesting that betting appeal cut across different youth groups. Free betting bonuses and promotional incentives were identified as key motivators for participation. However, the study's limited geographical scope and lack of in-depth psychological analysis restricted the generalizability of its conclusions. The current study extends this understanding by examining how similar motivations and incentives influence youth betting behavior within a Tanzanian context, specifically in Mzumbe Ward.

Shen (2023) explored the determinants of problem sports betting among college students in the United States using a cross-sectional survey of 311 participants. Data were analyzed using Partial Least Squares Structural Equation Modelling (PLS-SEM) and multi-group SEM to assess moderating effects of betting frequency and impulsive betting tendencies. The study revealed that students' sports betting intentions were shaped by attitudes toward betting, conformity motivations, and subjective norms, while perceived behavioral control showed no significant effect. Moreover, problem sports betting was strongly linked to betting intentions and negatively associated with perceived control. The moderating analysis indicated that the relationship between betting intentions and problem gambling was stronger among infrequent or low-impulsivity bettors. While the study provided valuable psychological insights, it did not control for contextual factors such as socio-economic status, peer influence, or mental health, which could influence gambling behavior. The present research draws from Shen's findings by incorporating both psychological and contextual factors to better understand sports betting behavior among Tanzanian youth.

2.5 Research Gap

Several studies have examined youth participation in sports betting, focusing on diverse determinants and consequences; however, significant gaps in knowledge remain. For instance, Okoti et al. (2019) and Finamore et al. (2021) primarily focused on the psychological and socio-cultural dimensions influencing youth involvement in sports betting, with limited attention to the economic factors shaping such behaviors.

Similarly, while Mfinanga and Bushibura (2020) and Kamwela (2024) acknowledged the influence of social and environmental contexts, they did not provide a comprehensive analysis of the economic and social determinants of sports betting participation among youth. Moreover, most existing studies were limited by small and localized samples often focusing on specific schools or districts which constrains the generalizability of their findings.

Shen (2023) further explored the role of impulsivity and betting frequency but omitted critical aspects such as socioeconomic background, peer influence, and youth perceptions of the implications of betting engagement. Consequently, there is a need for context-specific research that examines youth perceptions of the implications of engaging in sports betting activities, identifies the economic determinants influencing their participation, and explores the social factors driving their involvement. Therefore, this study seeks to address these gaps by focusing on the youth population in Mzumbe Ward, Mvomero District, to generate a more holistic and locally grounded understanding of youth participation in sports betting.

2.6. Conceptual Framework

The conceptual framework below illustrates the relationships between the independent variables, attitude (economic determinants) and Subjective norms (social determinants) while (youth' perceptions), perceived impication (behavioral control) act as moderator variable to dependent variable(level of participation in sports betting activities).

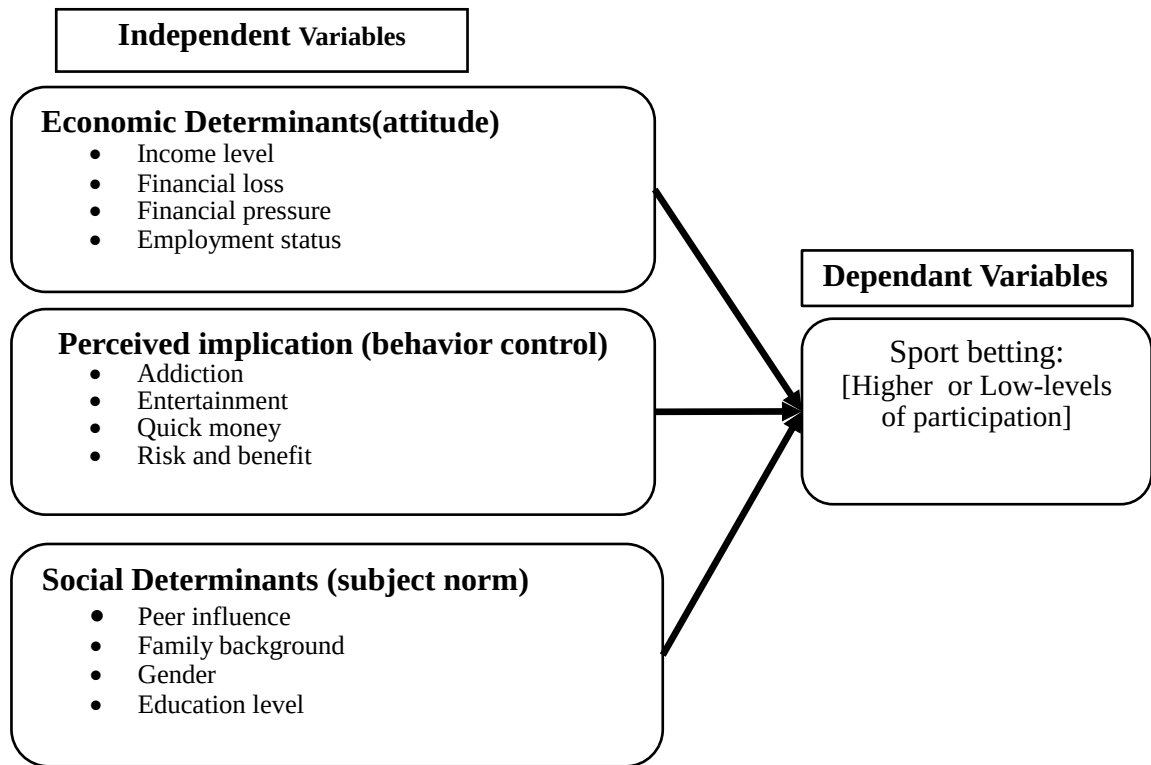


Figure 2.1: Conceptual Framework (2025)

In line with the first objective, to explore youth perceptions of the implications of engaging in sports betting activities, the study qualitatively investigates how young people interpret and make sense of the outcomes both positive and negative of betting participation. This aspect corresponds to perceived behavioral control, as it captures youths' awareness of potential consequences and their perceived ability to control their betting behavior. For the second objective, to find out the economic determinants of youth participation in sports betting, the study aligns with the TPB component of attitude toward the behavior. Here, economic factors such as income level, unemployment, and perceived financial rewards influence youths' evaluation of betting as a potentially beneficial or risky activity. The third objective, to examine the social determinants of youth participation in sports betting, relates to subjective norms, reflecting how peer influence, family attitudes, and community perceptions shape youths' decisions to engage in betting. Collectively, these constructs interact to explain the dependent variable youth participation in sports betting activities. The framework assumes that positive economic attitudes and permissive social norms increase participation, while the way youth perceive the implications of betting (as explored qualitatively) moderates these relationships, either reinforcing or mitigating engagement

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter outlines the methodology to be employed in this study. It covers introduction, the research approach, study design, target population, sampling methods, data collection techniques, data sources and data analysis procedures as well as reliability, validity and ethical consideration.

3.2 Research Approach

A research approach refers to the overarching strategy or plan that guides the researcher in conducting a study (Gliner et al., 2011). It outlines how the research will be conducted, including the philosophical underpinnings, methods of data collection, analysis and interpretation. The research approach provides a framework for achieving the study's objectives effectively. Therefore, this study adopted a mixed-methods research approach, incorporating both qualitative and quantitative elements to provide a comprehensive understanding of sports betting among young people in Tanzania. The qualitative methods (interviews and focus group discussions) provide detailed insights into why youth participate in sports betting. For example, youth might say they bet because of financial pressure or peer influence. The quantitative methods (questionnaires) provide measurable data that shows how many youths face these pressures and how strongly they correlate with betting behaviour. By combining these methods, it validates the qualitative findings with statistical evidence and broaden the scope of my study to include a larger number of youths. This makes my findings both deep (detailed insights) and broad (statistically representative).

3.3 Research Design

A research design is a detailed framework or blueprint that outlines how a study is conducted to address specific research objectives or questions (Abutabenjeh & Jaradat, 2018). It specifies the methods, procedures and strategies used to collect, analyse and interpret data. The research design ensures the study is methodologically sound and aligned with its objectives (Abutabenjeh & Jaradat, 2018). Therefore, this study adopted a cross-sectional research design to investigate the perceptions and behaviours of youth regarding sports betting. This design is suitable as it enables data collection at a single point in time, providing a snapshot of youth engagement in

sports betting. It allows for the exploration of this under-researched topic while offering a detailed understanding of the associated behaviours and perspectives.

3.4 Area of the Study

This study was conducted in Mzumbe Ward, located within Mvomero District of the Morogoro Region, Tanzania. The area was purposefully selected due to its socio-economic and demographic diversity, which provides a representative setting for examining the determinants of youth participation in sports betting. Mzumbe Ward exemplifies many rural and peri-urban communities in Tanzania that experience persistent youth-related challenges such as unemployment, income insecurity, and limited access to recreational opportunities (Gulamiwa, 2015). These contextual features make it a suitable site for exploring how economic and social determinants influence youth engagement in sports betting activities.

Mzumbe Ward is one of the administrative divisions of Mvomero District in the Morogoro Region. The ward comprises a mix of residential, educational, and business areas, hosting both indigenous youth and students from various parts of Tanzania who attend nearby educational institutions. The population structure is predominantly youthful, with many individuals engaged in small-scale business activities, informal employment, and subsistence livelihoods.

This diversity offers a unique opportunity to capture a range of socio-economic and cultural perspectives relevant to sports betting behavior. The presence of both local residents and transient student populations allows for comparative insights between different youth subgroups in terms of exposure, motivation, and perception toward betting activities. Additionally, the growing accessibility of mobile phones and online betting platforms in the ward mirrors the national trend of increased digital participation among Tanzanian youth, further justifying its relevance as a study site.

Overall, Mzumbe Ward provides an ideal microcosm for analyzing the interplay between economic, social, and perceptual determinants of sports betting participation. Its demographic composition, socio-economic challenges, and exposure to technological advancements create a suitable environment for investigating the study's objectives and deriving findings that may be generalized to similar communities across Tanzania.

3.5 Population of the Study

The population refers to the complete group of individuals, entities, or items that possess the characteristics or attributes the researcher intends to study (Hossan et al., 2023). It serves as the entire set from which the sample is drawn and to which the research findings are generalized. The study population comprises youth aged 18–35 residing in Mzumbe Ward, Mvomero District, Morogoro Region, Tanzania. According to the 2022 National Census, Mzumbe Ward has a total population of 1,967, of the youth age group. This group is particularly relevant as it includes a diverse range of youth from various socio-economic and cultural backgrounds. Many of these youth are students reside off-campus, where engagement in sports betting activities is prevalent. This population provides a valuable perspective for understanding the perceptions, behaviors and socio-economic factors influencing participation in sports betting, making them a fitting focus for the study.

3.6 Sample Size and Sampling Techniques

The sample size refers to the number of individuals, units, or observations selected from the study population to participate in the research. It represents a subset of the population and is used to draw conclusions or make generalizations about the entire population. Determining an appropriate sample size is critical for ensuring the reliability and validity of research findings (Hossan et al., 2023).

A stratified random sampling method was employed to select participants for this study. This approach ensures that youth from various demographic backgrounds, such as age, gender, education level, and occupation, are adequately represented. The stratification was based on key demographic characteristics to capture the diversity of youth in Mzumbe Ward.

The sample size for this study was determined by the mathematical formula of Yamane (1967):

$$n = \frac{N}{1 + N(e)^2}$$

Where **n** is sample size, **N** is number of population and **e** is the error or confidence level. Convectional confidence level of 95% is used to ensure the more accurate findings from sample and sample error of 0.05 using the total population of more than 7000. Therefore, the sample size comprised 378 respondents however data were collected from 362 respondents successfully completed and returned the

questionnaire, resulting in a response rate of 95.76%. A response rate above 50% is considered adequate for self-administered questionnaires.

$$n = \frac{N}{1 + N(e)^2} = \frac{19677}{1 + 19677(0.05)^2} \approx 378$$

Where:

- n = sample size,
- N = population size (estimated number of youth aged 18–35 in Mzumbe Ward),
- e = margin of error (confidence level).

According to the government population and housing census conducted 2022 the total population of Mzumbe Ward is 19,677, and the youth population (aged 18–35) is approximately 7,000 (based on demographic estimates), the sample size can be calculated as follows:

$$\begin{aligned} n &= \frac{N}{1 + N(e)^2} = \frac{7000}{1 + 7000(0.05)^2} \\ &= \frac{7000}{1 + 17.5} = \frac{7000}{18.5} \approx 378 \end{aligned}$$

A conventional confidence level of 95% (margin of error = 0.05) was used to ensure accurate findings. Therefore, the calculated sample size was 378 respondents. This sample size is considered sufficient to provide reliable and generalizable results for the study. Participants were randomly selected from each stratum, ensuring diversity in the sample while maintaining its representativeness. This method enabled the capture of variations in perceptions and behaviours among youth from different backgrounds in Mzumbe Ward.

3.6.1 Response Rate

This section outlines the response rate achieved through the research instrument and evaluates whether it meets the study's requirements. Recognizing that response rates can be affected by how the instrument is designed, the questionnaire underwent expert review to enhance clarity and ensure better understanding by participants. The study aimed to reach 378 respondents, and 362 successfully completed and returned the questionnaire, resulting in a response rate of 95.76%. A response rate above 50% is considered adequate for self-administered questionnaires. Leeuw & Hox, (2012)

affirm that such a high response rate provides a strong basis for statistical analysis and reporting. The impressive participation level reflects the respondents' enthusiasm and readiness to take part in the study.

3.7 Sources of Data

The source of data for this study was primary and secondary data. The primary data were gathered through surveys, interviews and focus group discussions with the selected participants, providing first hand insights into their perceptions and behaviours regarding sports betting and socio-economic factors influencing youth participation in sport betting activities .

3.8 Data Collection Techniques

Data for this study were collected using a combination of qualitative and quantitative techniques.

3.8.1 In-depth interviews

In-depth interviews are a qualitative research method involving one-on-one conversations between the researcher and a participant to explore their thoughts, experiences, perceptions, and opinions in detail (Osborne & Grant-Smith, 2021). For this study, in-depth interviews were conducted with a purposively selected subset of youth in Mzumbe ward. The participants included youth who are actively involved in sports betting, those who have disengaged from it, and those who have been indirectly affected (e.g., through family or peers). This diversity ensures a range of perspectives and experiences is captured. The purpose is to gain a deeper understanding of their personal experiences, motivations, and perceptions regarding sports betting.

Logistically, appointments for the interviews was arranged through face-to-face communication, depending on the participants' preferences. Interviews were conducted in private, quiet settings such as betting offices or other mutually agreed-upon spaces to ensure confidentiality and comfort.

Each interview took approximately 45–60 minutes and the sessions was on audio-recorded with the participant's consent to ensure accurate data capture. Detailed notes were also taken to supplement the recordings. To ensure smooth scheduling, the researcher prepared a timetable and sent appointment reminders to participants

3.8.2 A focus group discussion

A Focus Group Discussion (FGD) is a qualitative research method designed to explore participants' perceptions, opinions, beliefs, and attitudes in a group setting (Akyıldız& Ahmed, 2021). For this study, three FGDs were conducted, each involved 9 to 12 youth. Participants were selected using purposive sampling to ensure representation across diverse socio-economic backgrounds, and levels of engagement with sports betting. Recruitment included reaching respondents at their home locations, followed by scheduling appointments at mutually agreed times.

The FGDs focused on understanding youth' motivations, perceptions, and social dynamics related to sports betting, with emphasis on peer pressure, family influence, and socio-economic challenges. Discussions were moderated by the researcher using a semi-structured guide, allowing for flexibility in exploring emerging themes. Sessions took approximately 90 minutes and was taken place in quiet, comfortable venues such as youth meeting places. Audio was recorded, with participants' consent, to ensure accurate data capture, complemented by detailed note-taking.

The FGDs aim to provide qualitative insights into group dynamics, shared experiences and cultural factors influencing sports betting behaviours among youth. This method complements the in-depth interviews, offering a holistic understanding of the topic

3.8.3 Structured questionnaire

A structured questionnaire is a research tool consisting of a standardized set of questions designed to collect specific information from respondents (Synodinos, 2003). The instrument was designed to assess the economic and social determinants of youth participation in sports betting. It captured information on factors such as income sources, employment status, peer influence, and social attitudes toward betting. The questionnaire, composed of closed-ended questions with a likert scale responses, which was administered to youth participants under the supervision of trained field researchers to ensure clarity and accessibility. Data collection was conducted through physical distribution between April and May 2025 during scheduled visits to selected areas, enabling the researcher to gather standardized information for systematic analysis.

3.9 Data Analysis Procedures

This study employed both descriptive and inferential analysis. Descriptive statistics were applied through mean, standard deviation, table and charts while inferential analysis, Logistic regression model was suitable for modeling the probability of a binary outcome as a function of one or more independent variables. As the dependent variable is categorical (participation in sports betting or not participating).

3.9.1 Youth perceptions of implication of sports betting

For the first objective descriptive and content analysis were conducted, transcripts from interviews and focus group discussions were analysed using thematic analysis to identify recurring themes, patterns and insights related to youth' perceptions and behaviours regarding sports betting

3.9.2 The economic determinantsof youth' participation in sports betting

For the second objective, binary logistic regression modal was applied to analyze the relationship between economic factors and youth participation in sport betting activities

Dependent Variable: (Participation in sports betting: Participating = 1

Not participating = 0

Independent Variables

Economic determinants:

X_1 = Income level (ordinal or categorical: low, medium, high).

X_2 =financial pressure (ordinal or categorical: low, medium, high).

X_3 =Employment status (categorical: employed/unemployed).

The logistic regression equation is:

$$\text{Logit}(P) = \ln(P/1-P) = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \varepsilon$$

Where:

PPP = Probability of participating in sports betting.

β_0 : Intercept term.

B_1, β_2, β_3 : Coefficients representing the effect of the independent variables.

ε denotes the error term

3.9.3 Social determinants of youth' participation in sports betting

For the third objective, binary logistic regression modal was applied to analyze the relationship between social determinants and youth participation in sport betting activities

Dependent Variable: (Participation in sports betting: Participating = 1 Not participating = 0

Independent Variables

Social Factors:

X_1 = Peer influence (ordinal: low, medium, high).

X_2 = Family background (categorical: supportive/oppositional).

X_3 = Gender (categorical: male/female)

X_4 = Education level

The logistic regression equation is:

$$\text{Logit}(P) = \ln(P/1-P) = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \varepsilon$$

Where:

PPP = Probability of participating in sports betting.

β_0 : Intercept term.

$B_1, \beta_2, \beta_3, \beta_4$: Coefficients representing the effect of the independent variables.

ε denotes the error term

Table 3.1 Operational Definition of Variables

Objectives	Variable	Type of Variable	Operational Definition	Measurement
To explore youth' perceived implication of betting activities To determine the economic determinant sof youth' participation in sports betting activities	Perceived implication of betting	Independent Variable	Youth' views, beliefs of risks and benefits of engaging in sports betting.	Themes and patterns identified through thematic analysis of interview and focus group discussion transcripts.
	Participation in sports betting	Dependent/Quantitative	Whether a youth participates in sports betting or not.	Dichotomous: Participating = 1, Not participating = 0.
	Income level	Independent/Quantitative	The economic level of youth, categorized into low, medium and high income.	Ordinal: Low, Medium, High.
	Financial pressure	Independent	The extent of financial strain experienced by youth, categorized as low, medium or high.	Ordinal: Low, Medium, High.
To examine the social determinant s of youth' participation in sports betting activities	Employment status	Independent	Whether a student is employed or unemployed.	Categorical: Employed/Unemployed.
	Peer influence	Independent	The degree to which peers influence youth's decision to participate in sports betting.	Ordinal: Low, Medium, High.
	Family background	Independent	The type of familial attitude toward sports betting (supportive or oppositional).	Categorical: Supportive/Oppositional.
	Gender	Independent	Youth's gender	

3.10 Reliability and Validity

To ensure the reliability and validity of the study, several measures were taken into account. For reliability, standardized data collection tools, such as pre-tested questionnaires were used to ensure consistency in the measurements. Data reliability was assessed to ascertain the consistency of the research tools, aiming to identify and rectify errors. The study ensured reliability by measuring internal consistency, employing diverse research tools, including Cronbach's alpha coefficient. The calculated Cronbach's Alpha value was 0.813. A value lower than 0.7 would suggest insufficient internal consistency reliability as deemed unacceptable.

Additionally, inter-rater reliability was checked during the qualitative data analysis to ensure that researchers' interpretations are in agreement. Regarding validity, internal validity was maintained by using appropriate sampling methods, a well-structured research design and clear data collection procedures. The study's external validity was ensured by ensuring that the findings are relevant to youth in Tanzania, with the potential to be generalized to similar rural youth populations anywhere also. Finally, construct validity was supported by using well-established measures to assess youth perceptions and behaviours regarding sports betting, ensuring that the study accurately captures the intended concepts.

3.11 Pilot Testing

Before the main data collection began, a pilot study was carried out to test the validity and reliability of the research instrument. The accuracy and consistency of data collection depend heavily on the quality and dependability of the tool used. To ensure the instrument could produce stable and consistent results, a small portion of the target population was involved in this preliminary testing. The pilot aimed to evaluate and refine the clarity, reliability, and internal consistency of the questionnaire. It also served to detect any potential issues that could affect respondents' understanding or interpretation of the questions.

The pilot involved twelve participants nine for survey questionnaires and three for interviewees. Upon completing the questionnaire, they were asked to share feedback about their experience, focusing on elements such as the length of the survey, time taken to complete it, clarity of question wording, logical flow, and suggestions for enhancement. The feedback collected was used to refine the questionnaire and a summary of these improvements is outlined in Table 1.2.

Table 3.2: Findings from piloting study

Comments	Responds
Number of year old	For particular improvement, the question was rephrased as follows; please indicate your age? 1) 18-20 years, 2) 21-25 years, 3) 26-30 years, 4) 31-35 years
Education level	For particular improvement, the question was rephrased as follows, please indicate your level of education? Primary, Secondary, Certificate, Diploma, Degree and Masters
Socio-economic factors	Social-economic determinants were divided in two specific objectives

Source: Field data, (2025)

3.12 Diagnostic Tests of the Study

Many statistical tests rely on specific assumptions about the variables being analysed. When these assumptions are violated, the results may become unreliable, potentially leading to Type I or Type II errors, or misinterpretation of significance and effect sizes. To ensure the validity of the findings, the researcher examined several key assumptions of the binary logistic regression model. These included: multicollinearity (to ensure that there is no high correlation among independent variables), goodness of fit (to assess how well the model represents the observed data), overall model significance (to determine whether the independent variables collectively predict the outcome) and the Cox & Snell R^2 statistic (to evaluate the explanatory power of the model).

Multicollinearity Test

Multicollinearity occurs when independent variables in a dataset are highly correlated with one another (Kim, 2019). For regression analysis to yield reliable results, it is essential that the independent variables exhibit low intercorrelation. A key principle is to minimize correlations among predictors. The extent of multicollinearity can be evaluated using Variance Inflation Factors (VIFs). A VIF of 1 indicates no multicollinearity, values between 1 and 5 suggest a moderate level, and values between 5 and 10 point to a high correlation among variables (Kim, 2019). When VIFs exceed 10 and tolerance values drop below 0.2, it signals a serious multicollinearity problem that could distort coefficient estimates and must be addressed. In this study, all VIF values were equal to 1, with tolerance levels above 0.2, indicating that multicollinearity was not a concern. These results are presented in Table 3.3 below:

Table 3.3: Collinearity Statistics for all predictors

Variables	Tolerance	VIF
Financial loss	0.782	1.432
Addition	0.832	1.310
Entertainment	0.881	1.663
Quick money	0.889	1.346
Income level	0.755	1.45
Financial pressure	0.736	1.711
Employment Status	0.631	1.763
Peer influence	0.750	1.761
Family background	0.992	1.541
Gender	0.753	1.653
Education level	0.867	1.654

Source: Field data, (2025)

Goodness of fit

The model fitting information presented in the Table 3.4 shows that the logistic regression model used in this study is statistically significant and offers a better fit than a model without any predictors. The log-likelihood for the intercept-only model is 377.923, indicating the model's fit when no independent variables are included. In contrast, the final model, which includes eight predictor variables, has a lower -2 Log Likelihood value of 337.911. This reduction in the log-likelihood suggests that the final model fits the data better. The difference between the two models is quantified by a Chi-Square value of 40.011 with 8 degrees of freedom. This difference is statistically significant, as indicated by the p-value (Sig.) of .000, which is below the conventional threshold of 0.01. Therefore, we can conclude that the final model significantly improves prediction accuracy over the intercept-only model. This means that at least one of the predictors included in the model contributes meaningfully to explaining the outcome variable, such as youth participation in sports betting.

Table 3.4: Model fitting information

Model Fitting Information				
Model	-2 Log Likelihood	Chi-Square	Df	Sig.
Intercept Only	377.923			
Final	337.911	40.011	8	.000

Source: Field data, (2025)

Cox & Snell R² statistic

The logistic regression model, as shown in Table 3.5, produced a -2 Log Likelihood of 133.306, a Cox & Snell R² of 0.011, and a Nagelkerke R² of 0.034. This indicates that the model accounts for approximately 3.4% of the variance in the dependent variable. While this proportion appears modest, such values are common in social science research, where human behaviour and social phenomena are shaped by multiple, often unmeasured, factors. In this study, the objective was not to maximise predictive power but rather to identify statistically significant predictors related to the research objectives.

The low pseudo R² suggests that the explanatory variables included in the initial model account for a limited portion of the variability in the outcome, implying that other influential factors possibly outside the scope of this study—may also play a role. However, the model remains valuable for highlighting meaningful associations between the predictors and the dependent variable.

During the pilot study, the low Cox & Snell R^2 and Nagelkerke R^2 values prompted a review of the model specification to ensure it could adequately address the study's objectives. This involved refining the variable selection based on theoretical relevance, checking for multicollinearity, and ensuring the measurement of predictors was reliable and consistent with the conceptual framework. These adjustments improved the model's focus, ensuring it remained aligned with the research questions and objectives despite the inherent limitations of pseudo R^2 values in logistic regression

Table 3.5: Model Summary

Step	-2 Log likelihood	Cox Snell R Square	& Nagelkerke R Square
1	133.306 ^a	.011	.034

a. Estimation terminated at iteration because parameter estimates changed by less than .001.

Source: Field data (2025)

3.12 Ethical Consideration

Ethical considerations are key component of this study. Approval from Mzumbe University's Ethics Review Board was proved before the commencement of data collection, ensuring adherence to ethical standards throughout the research process and the protection of participants' rights and well-being. Informed consent was obtained from all participants, ensuring they are fully aware of the study's purpose, the voluntary nature of their involvement and their right to withdraw at any time without consequences. To maintain confidentiality, participants' identities and responses will be kept private, and all data were securely stored. Additionally, personal identifiers were removed from the data to guarantee anonymity.

CHAPTER FOUR

PRESENTATION OF FINDINGS

4.1 Introduction

This chapter is organized into two main sections. The first section presents the response rate and provides a detailed overview of the socio-demographic characteristics of the respondents, including variables such as age, gender, education level and employment status. This background information helps to contextualize the study population and enhance the understanding of the results.

The second section is devoted to the empirical findings aligned with the study objectives. It presents both descriptive statistics (such as frequencies, percentages, means, and standard deviations) and inferential analysis (including correlation and regression analysis) to examine patterns, trends, and relationships among the variables. Specifically, the analysis explores the relationship between the independent variables namely, youth perceptions of sports betting activities and socio-economic factors and the dependent variable, which is youth participation in sports betting activities. This analytical approach provides evidence-based insights into how perceptions and contextual factors affecting betting behaviour among youth in the study area.

4.2 Profile of Respondents

This section provides profile of respondents in term of their gender, ages, level of education and employment status and how their characteristics influence the information needed in this study.

Table 4.1: Profile of Respondents(n=362)

Variable cathegory	Frequency	Percent	Valid Percent	Cumulative Percent
Ages				
18-20	74	20.4	20.4	
21-25	102	28.2	28.2	
26-30	122	33.7	33.7	
31-35	64	17.7	17.7	
Total	362	100.0	100.0	100.0
Gender				
Male	327	90.3	90.3	
Female	35	9.7	9.7	
Total	362	100.00	100.00	100.0
Education level				
Primary	46	12.7	12.7	
Secondary	82	22.7	22.7	
Certificate	127	35.1	35.1	
Diploma	67	18.5	18.5	
Degree	26	7.2	7.2	
Master	14	3.9	3.9	
Total	362	100.0	100.0	100.0
Employment				
Employed by Government	78	21.5	21.5	21.5
Unemployed	106	29.3	29.3	50.8
Self employed	178	49.2	49.2	100.0
Total	362	100.0	100.0	

Source: Field Data, (2025)

The Table 4.1 presents the age distribution of the 362 respondents where sample is predominantly young, with 20.4% aged between 18 and 20 years, and 28.2% aged 21 to 25 years. Together, these groups make up nearly half (48.6%) of the participants, indicating a strong representation of youth aged 25 or below. Additionally, the largest single age group was those aged 26 to 30 years, accounting for 33.7%, bringing the total proportion of respondents aged 30 or below to 82.3%. Only 17.7% of respondents were between 31 and 35 years old, making them the smallest segment. This youthful demographic implies that sports betting activities are predominantly engaged in by young people, possibly due to their greater exposure to such activities, higher leisure time, or economic pressures faced by younger age groups.

Concerning to gender, among the 362 respondents, males overwhelmingly dominated the sample, comprising 90.3%, while females accounted for only 9.7%. This significant gender imbalance suggests that sports betting participation among youth is largely male-driven. The high male representation may reflect greater interest, access, or cultural acceptance of betting among men, whereas the low female participation could indicate limited involvement or reluctance to disclose such behaviors. This disparity is important because the study's findings primarily reflect male perspectives and behaviors, which may limit the generalizability of the results to

female youth and suggests a need for gender-sensitive approaches in understanding and addressing sports betting patterns.

Moreover the education levels of respondents varied, with the largest share (35.1%) holding certificate-level qualifications. Secondary education accounted for 22.7%, diploma holders were 18.5%, and those with only primary education made up 12.7%. Higher education attainment was less common, with 7.2% holding degrees and 3.9% possessing master's qualifications. Overall, 70.4% of respondents had education up to the certificate level, indicating that most participants were either early in their academic careers or enrolled in non-degree programs. This educational profile suggests that many participants may face economic constraints, have more free time, and be more susceptible to peer influence, all factors that can increase exposure to sports betting. Understanding this background helps identify target groups for awareness campaigns and interventions focused on financial literacy and responsible betting behaviors within different educational strata.

Regarding the employment, nearly half of the respondents (49.2%) were self-employed, suggesting that many rely on informal or entrepreneurial activities for income. This group may be more vulnerable to sports betting, viewing it as a potential supplementary or alternative income source given the instability typical of self-employment. The unemployed represented 29.3% of respondents, a substantial figure that points to high youth unemployment in the area. This condition may drive some young people toward betting as a coping strategy or a perceived quick way to earn money. Government-employed respondents made up only 21.5%, representing a smaller, more economically stable segment that might engage in betting mostly for entertainment rather than financial necessity. Overall, with 78.5% of respondents either self-employed or unemployed, economic insecurity emerges as a key factor influencing youth involvement in sports betting in Mzumbe Ward, highlighting the need for economic empowerment and job creation strategies alongside betting awareness initiatives.

4.3 Descriptive Statistics

This section provides a descriptive analysis of the key variables affecting the youth participation in sport betting activities. The analysis focused on three independent variables: (a) youth's perceptions of risks and benefits of sport betting activities, (b) economic factors, (c) social factors, with participation in sports betting activities serving as the dependent variable. Each of these variables was analysed

independently in relation to the study's specific objectives. The findings are organized to reflect how each factor contributes to or influences the effectiveness of youth participation in sport betting activities, offering a detailed examination aligned with each research objective.

4.3.1 Youth participating in betting activities

This section investigates the dependent variable, whether youth participate in sport betting activities, how often they participate in sports betting and primary reason for participating in sports betting

Participating in sport betting activities

Respondents were asked if they participate in sport betting activities. The answer was yes or no. The following table describes the **table 4.2 below**:

Table 4.2: Participating in betting activities(n=362)

	Frequency	Percent	Valid Percent	Cumulative Percent
No	17	4.7	4.7	4.7
Yes	345	95.3	95.3	100.0
Total	362	100.0	100.0	

Source: Field data, (2025)

The data presented in Table 4.2 clearly shows that sports betting is highly prevalent among the youth respondents in Mzumbe Ward, Tanzania. Out of the total 362 respondents, an overwhelming 95.3% of respondents reported that they participate in sports betting, while only 4.7% of respondents indicated that they do not engage in such activities. This indicates that sports betting is a widely practiced behaviour among the youth in the study area, suggesting that it may be deeply rooted in their lifestyle, social circles, or economic strategies.

Frequency participation in sports betting

Respondents were asked how often they participate in sports betting, using a time scale of daily, weekly, monthly and occasional participation. The following Figure 4.3 presents the responses:

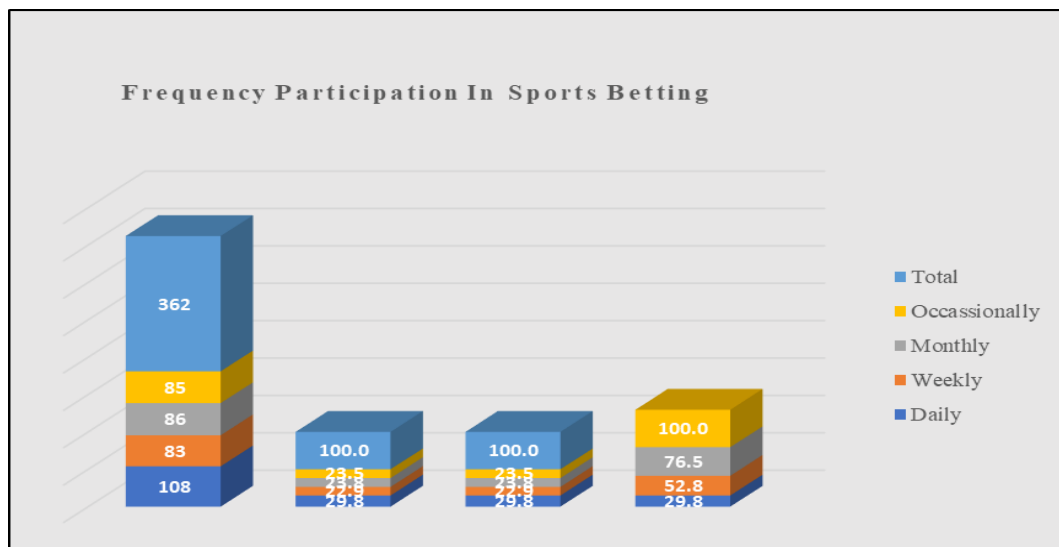


Figure 4.1 Frequency participation in sports betting

The data presented in Figure 4.1 reveals diverse patterns in how frequently youth in Mzumbe Ward participate in sports betting. Among the 362 respondents, 29.8% of respondents reported engaging in betting activities on a daily basis, representing the largest group and suggesting a potentially habitual or compulsive betting behaviour. Weekly participation was reported by 22.9% of respondents, indicating regular but less intense involvement compared to daily bettors. Meanwhile, 23.8% of respondents stated they participate on a monthly basis, showing a moderate level of engagement. An additional 23.5% of respondents reported betting only occasionally, reflecting more infrequent or irregular involvement. Overall, 76.5% of respondents engage in sports betting at least once a month or more frequently, with nearly one-third doing so daily. These findings underscore the widespread and consistent nature of sports betting among youth in the area, which could have significant social, economic, and behavioural implications.

Primary reasons for participating in sports betting

Respondents were asked about their primary reasons for participating in sports betting, such as financial gain, entertainment, peer pressure, or other motivations. The following figure 4.2 presents the responses.

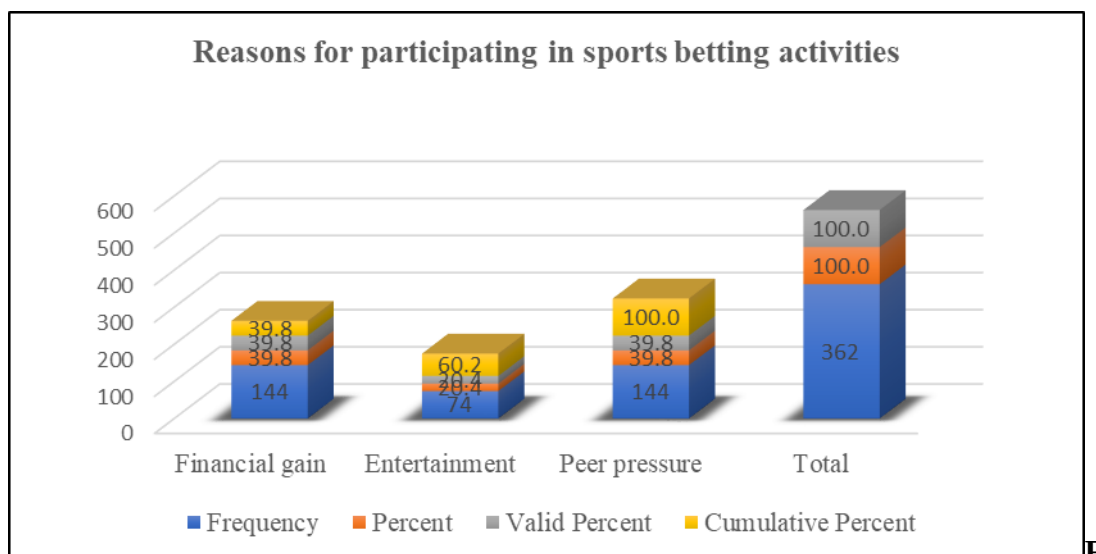


Figure 4.2: Reasons for participating in sports betting activities

The findings presented in Figure 4.2 reveal that the primary motivations for sports betting among youth are financial gain and peer pressure, each cited by 39.8% of respondents. This suggests that a significant number of youth view betting either as a potential way to earn money or are influenced by their social environment and peers to engage in the activity. Entertainment was identified as a reason by 20.4% of respondents, indicating that for some individuals, sports betting serves more as a form of leisure or recreation rather than a financial strategy or social influence.

Overall, the results show that economic expectations and social influence are the dominant drivers of youth participation in sports betting in Mzumbe Ward, while entertainment plays a relatively lesser role. This has important implications for designing interventions or awareness programs, as addressing financial misconceptions and peer influence could be key to reducing excessive or risky betting behaviours among youth.

4.3.2 Youth's perceptions of risks and benefits of sport betting activities

The first objective of this study was to explore youth' perceptions of risks and benefits of sports betting activities. Descriptive and content analysis were conducted to understand about the risks and benefits of sport betting activities.

Risks associate with sports betting

Respondents were asked about the risks they associate with sports betting activities, with options including financial loss, addiction, or other risks to be specified. The responses are as follows:

Table 4.3: Risks associate with sports betting (n=362)

Variables	Frequency	Percent	Valid Percent	Cumulative Percent
Financial loss or debt	94	26.0	26.0	26.0
Addiction	42	11.6	11.6	37.6
Negative impact on mental health	84	23.2	23.2	60.8
Sprained relationships	103	28.5	28.5	89.2
Legal issues	29	8.0	8.0	97.2
Exposure to fraud	10	2.8	2.8	100.0
Total	362	100.0	100.0	

Source: Field data (2025)

The findings presented in Table 4.3 show several key factors influencing participation in sports betting, particularly in relation to the perceived risks associated with sports betting activities. The most commonly reported concern was strained relationships, mentioned by 28.5% of respondents. This suggests that sports betting may interfere with interpersonal connections, possibly causing tension with family, friends, or romantic partners. Financial loss or debt followed closely, reported by 26.0% of respondents, indicating a significant awareness among youth of the economic consequences tied to gambling activities.

A notable 23.2% of the respondents also cited negative impacts on mental health, such as stress, anxiety, and emotional instability, pointing to the psychological burden that may result from betting losses or addiction. Furthermore, 11.6% of respondents acknowledged addiction as a potential risk, recognizing the compulsive nature of betting that can lead to long-term dependency. A smaller percentage identified legal issues 8.0% of respondents and exposure to fraud (2.8%), highlighting less frequent but still relevant concerns. These findings are in relation the interview conducted at ChangaraweVillage, it was stated;

"One major risk is financial loss. I've seen friends borrow money just to bet, hoping to win big, and end up deeper in debt. One of my colleague dropped out last year after losing his school fees to betting. It started as fun, but turned into a serious problem. That's when I realized it's not worthit." (Interview, Changarawe, April, 25Th 2025)

Other interviewee, postgraduate student in Economics at Mzumbe University, it was stated;

"Addiction is the worst part. It starts small, but slowly it becomes part of your daily routine. I used to bet every weekend, then every day. I started skipping meals and lectures. Thankfully, I stopped when I realized it was taking over my life. The emotional instability was affecting my relationships too" (Interview, Mzumbe university student, April, 25th 2025)

These findings imply that, while sports betting among youth may be perceived as a source of entertainment or financial opportunity, it carries serious social, economic, and psychological consequences. The predominance of relational and financial risks suggests a need for targeted awareness programs aimed at educating youth about the broader implications of betting. Additionally, the recognition of mental health challenges and addiction calls for the integration of counselling services and preventive interventions. Policymakers and educational institutions should also consider strengthening regulations and support systems to curb the growing trend and protect young people from its long-term negative impacts.

Benefits associate with sports betting

Respondents were asked about the benefits they associate with sports betting activities, with options including entertainment, quick money, or other benefits to be specified. The responses are as follows:

Table 4.4: Frequency Distribution and Descriptive Statistics (n=362)

Benefit Category	Frequency	Percent	Valid Percent	Cumulative Percent
Financial gain	114	31.5%	31.5%	31.5%
Entertainment	26	7.2%	7.2%	38.7%
Social interaction	138	38.1%	38.1%	76.8%
Increased engagement with sport	71	19.6%	19.6%	96.4%
Skill development	11	3.0%	3.0%	99.4%
Fun and excitement	2	0.6%	0.6%	100.0%
Total	362	100.0%	100.0%	
Statistic	Value			
Valid Responses (N)	362			
Mean	2.57			
Median	3.00			
Mode	3			

Source: Field data, (2025)

The analysis of the data presented in Table 4.4 reveals that youth in Mzumbe Ward perceive a variety of benefits from participating in sports betting, with 38.1% of respondents citing social interaction and 31.5% of respondents identifying financial gain as the most common benefits. These findings suggest that many students engage in sports betting as a way to connect with peers and pursue the prospect of earning money. Additionally, 19.6% of respondents reported increased engagement with sports as a benefit, indicating that betting may enhance their interest and involvement in sporting events. Smaller proportions of respondents mentioned other benefits, including 7.2% citing entertainment, 3.0% citing skill development and 0.6% citing fun and excitement, reflecting a minority who view betting primarily as a leisure or cognitive active.

The descriptive statistics mean (2.57), median (3.00), and mode (3) further indicate a moderate level of perceived benefit among the respondents. This consistency in central tendency suggests that while sports betting is not overwhelmingly viewed as beneficial, it is nonetheless considered worthwhile by a significant proportion of youth. These insights imply that interventions aiming to address youth betting behaviours should focus not only on financial literacy but also on providing alternative avenues for social interaction and entertainment. Efforts by educational institutions and policymakers should aim to redirect students' motivations toward safer and more sustainable social and economic activities.

Comparison of risks and benefits

Respondents were asked whether they believe the risks of sports betting outweigh the benefits they associate with it. The response options were 'Yes' or 'No,' as shown in the table below.

Table 4.5: Comparison of risks and benefits (n=362)

			Frequency	Percent	Valid Percent	Cumulative Percent
Comparing if risks outweigh benefit in sport betting by the respondents	Yes		270	74.6	74.6	74.6
	No		92	25.4	25.4	100.0
	Total		362	100.0	100.0	

Source: Field Data (2025)

The data presented in Table 4.5 indicates that a significant majority of respondents believe the risks associated with sports betting outweigh its benefits. Specifically, 74.6% of the respondents agreed that the risks are greater, while only 25.4% believed the benefits outweigh or equal the risks. This result suggests that most youth in

Mzumbe Ward are aware of the negative implications of sports betting, such as financial loss, addiction, mental health challenges and strained social relationships. The high level of risk awareness among youth presents an opportunity for targeted interventions. Educational institutions, policymakers, and other stakeholders can build on this awareness by promoting preventive education, strengthening campus regulations and offering alternative recreational or income-generating opportunities. Such efforts would not only support responsible decision-making but also help reduce the harmful impacts of betting among youth. This finding is in relation to interview conducted at Sangasanga locality, it was stated,

"Sports betting creates false hope. I've seen how some people lose focus on business, always talking about odds and games. The stress when they lose is real. One of my friend was hospitalized due to anxiety and pressure from debts. For me, that was enough to see the risk outweighs any benefit."(Interview, Sangasanga locality, 26TH April, 2025)

Other interview at Mikongeni village, it was stated;

"There's also the risk of fraud. Some betting platforms are not even legit. I once won a small amount, but they refused to pay. Later, I found out it wasn't a licensed platform. It made me cautious, and I no longer trust most of these sites." (Interview, Mikongeni locality, April, 26Th 2025)

4.3.3 Economic determinants of youth participation in sport betting

The second objective of this study was to determine economic determinants of youth participation in sport betting. A descriptive analysis was conducted to gain a deeper understanding of the characteristics and behavioural patterns of the study variables. This approach involved summarizing and presenting key data trends, including frequencies, percentages, which provided insight into how respondents interact with and perceive sports betting activities. By using descriptive statistics, the study was able to highlight general tendencies, such as the prevalence of betting, perceived risks and benefits, income levels, and financial pressure. This analysis served as a foundation for interpreting the broader social and economic context surrounding youth participation in sports betting and informed further inferential analysis and policy recommendations.

Financial income

To understand the financial impact of sports betting among youth, respondents were asked to report their approximate monthly income from betting activities. This income was grouped into four categories: less than TZS 50,000; TZS 50,000–100,000; TZS 100,001–200,000; and above TZS 200,000. This categorization aimed

to assess how betting contributes to the economic well-being of participants. The distribution of responses highlights the proportion of individuals earning low, moderate, or significant amounts from betting, thereby illustrating the financial relevance of this activity in their monthly earnings. The results are presented in the following figure:

The data in Figure 4.3 indicates that a significant proportion of respondents earn relatively low income from sports betting activities. Specifically, 44.2% of the respondents reported earning less than TZS 50,000 per month from betting, making this the most common income category. An additional 15.2% earn between TZS 50,001 and 100,000, while 14.1% earn between TZS 100,001 and 200,000. Notably, 26.5% of the respondents reported earnings above TZS 200,000, suggesting that a considerable minority perceive sports betting as a potentially lucrative activity. However, the fact that the majority (73.5%) earn less than TZS 200,000 monthly highlights the generally limited financial returns from betting for most participants. These findings imply that while some youth may benefit financially, many receive relatively modest or unpredictable earnings.

The above findings are relevant to interviews conducted with selected youth participants further reinforced the trends observed in the quantitative data regarding income levels from sports betting. One of participants shared that their monthly earnings from betting were relatively low, often inconsistent and not sufficient to cover essential living expenses.

One participant noted:

“Most of the time, I only win small amounts like 10,000 or 20,000 TZS. It’s not something I can rely on. Sometimes I even lose more than I win.” (Tangeni, 27TH April, 2025)

Another respondent who earns between TZS 50,001 and 100,000 monthly remarked:

“I get lucky once in a while, maybe once or twice a month, but I wouldn’t say it’s a proper income. It just helps me top up on small expenses like airtime or snacks.” (Mzumbe, 29TH April, 2025)

In contrast, a smaller group of youth who earned over TZS 200,000 monthly expressed a more strategic and confident approach to betting. One respondent in this category stated:

“I follow football closely and use statistics before placing bets. Sometimes I can make over 300,000 in a good month, but I know it's still a risk.” (Sangasanga, 27TH April, 2025)

Overall, the interview insights confirm that while a minority of youth see financial gain from sports betting, the majority experience limited returns. The findings illustrate a broader theme: sports betting is often driven more by hope than consistent profit, and its financial benefits are limited for most young people involved.

Financial pressure

Respondents were asked to assess and describe their level of financial pressure by selecting from five categories: strongly increase, slightly increase, no change, slightly decrease and strongly decrease. This question aimed to capture the extent of financial stress experienced by individuals, which may influence their motivations for participating in sports betting. By categorizing their responses, the study sought to understand better how varying levels of economic hardship correlate with betting behaviours among youth. The response is described as follows:

Table 4.6: Financial pressure in sport betting (n=362)

Categories	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly increase	125	34.5	34.5	34.5
Slightly increase	63	17.4	17.4	51.9
No change	82	22.7	22.7	74.6
Slightly decrease	31	8.6	8.6	83.1
Strongly decrease	61	16.9	16.9	100.0
Total	362	100.0	100.0	

Source: Field data (2025)

The finding presented in Table 4.6 reveals that a substantial proportion, 34.5% of respondents, indicated that their financial pressure strongly increased as a result of engaging in betting. In comparison, an additional 17.4% reported that it slightly increased. Together, these figures suggest that more than half, 51.9% of the respondents experienced heightened financial stress, possibly due to recurring losses or overdependence on betting as a source of income. Conversely, 22.7% of respondents observed no change in their financial pressure, indicating a neutral impact of betting on their economic condition.

On the other hand, 8.6% reported a slight decrease and 16.9% a strong decrease in financial pressure, implying that some individuals perceive betting as a way to alleviate economic hardship or supplement their income. These results underscore the dual nature of sports betting among youth: while some see it as a coping mechanism for financial strain, others find it exacerbates their economic challenges. This

variation highlights the importance of targeted financial education and awareness campaigns to address both the perceived opportunities and real risks associated with sports betting.

During the interviews, several participants shared personal experiences reflecting the financial strain associated with sports betting. One young respondent, a university student, candidly explained:

“When I started betting, I thought I could make quick money to support myself. But I ended up borrowing from friends and even skipping meals just to keep betting. It became stressful every time I lost, I felt more pressure to win back what I had spent. Now, I’m always short on money.”(Mzumbe, 26th April, 2025)

Supplementing income

Respondents were asked whether they had ever engaged in sports betting as a means of supplementing their income, with response options limited to “Yes” or “No.” This question aimed to explore the extent to which economic factors drive youth participation in betting activities. By identifying those who rely on betting to boost their financial resources, the study sought to understand better how sports betting is perceived not just as a form of entertainment but as a potential income-generating activity among young people. The results help to contextualize the economic motivations behind betting behaviours, especially in light of broader challenges such as unemployment, underemployment, and limited access to sustainable livelihood opportunities. The responses are summarized in the table below:

Table 4.7: Supplementary income (n=362)

		Freqscy	Percent	Valid Percent	Cumulative Percent
Respondents were asked whether they had ever engaged in sports betting as a means of supplementing their income	NO	75	20.7	20.7	20.7
	Yes	287	79.3	79.3	100.0
	Total	362	100.0	100.0	

Source: Field data (2025)

The data presented in Table 4.7 reveal that a significant majority, 79.3% of respondents reported having engaged in sports betting as a means of supplementing their income. In contrast, only 20.7% of respondents stated that they had not participated in betting for financial reasons. These findings suggest that economic necessity is a key driver behind sports betting among youth in the study area. The high percentage of affirmative responses reflects a strong link between limited

income opportunities and the decision to engage in betting as an alternative or supplementary income source. This trend may indicate broader issues of unemployment, underemployment, or low wages among the respondents, pushing them toward informal or risky economic activities such as gambling. It highlights the urgent need for targeted interventions, including job creation initiatives, vocational training, and entrepreneurship support, to reduce youth dependence on betting as a financial coping mechanism.

One participant, a recent university graduate struggling to find stable employment, openly shared:

“I didn’t plan to get into betting, but after finishing school and not finding a job, I had no choice. Sometimes I win a little, and that helps me buy food or pay transport. It’s not reliable, but when you have no income, even small wins feel like hope.”(Mzumbe, 29thApril,2025)

This testimony clearly illustrates how economic necessity drives youth to engage in betting, directly supporting the 79.3% of respondents who reported betting as a way to supplement their income. The interviewee’s situation reflects a broader reality of youth unemployment and underemployment, where limited economic opportunities push many into informal or risky strategies for survival

4.3.4 Social determinants of youth participation in sport betting

The third objective of this study was to examine social determinants of youth participation in sport betting activities. A descriptive analysis was carried out to better understand the traits and behavioural patterns associated with the study variables. This method involved organizing and summarizing key data trends, such as frequencies, percentages, means, medians, and modes, to shed light on how respondents engage with and perceive sports betting. Through the use of descriptive statistics, the study identified common patterns, including the extent of betting involvement, peer influence, family background, gender, and educational level. This analysis laid the groundwork for interpreting the wider social context of youth participation in sports betting and guided subsequent inferential analysis and policy suggestions.

Peer Influence

To understand the role of peer pressure in sports betting participation, respondents were asked whether their peers had ever influenced them to engage in betting activities. The question offered two response options: "Yes" or "No." This binary

response aimed to capture the extent to which social circles and friendships impact individual decisions to participate in sports betting.

Peer influence is often a significant factor among youth, as individuals may be encouraged or pressured to conform to group behaviours in order to gain social acceptance or maintain relationships. Understanding the degree of peer influence provides valuable insight into the social dynamics that drive betting behaviours among young people, and it helps inform targeted interventions aimed at reducing risky betting practices within peer network. The response is described on Table 4.11:

Table 4.8: Peer Influence (n=362)

		Frequency	Percent	Valid Percent	Cumulative Percent
Respondents were asked whether they had ever been influenced by their peers to engage in betting activities.	0	81	22.4	22.4	22.4
	Yes	281	77.6	77.6	100.0
	Total	362	100.0	100.0	

The findings presented in Table 4.10 found that the majority of respondents, 77.6%, reported being influenced by their peers to engage in sports betting, while only 22.4% of respondents indicated that they had not experienced such influence. This indicates that peer influence is a significant driver of betting behaviour among the youth. The dominance of peer pressure suggests that social environments and group dynamics play a crucial role in shaping individual decisions regarding participation in gambling activities.

The above findings are relevant to findings from FDG conducted at Changanawu, it was stated,

“At first, I wasn’t really interested in betting, but all my friends were doing it. They’d talk about how much they won and even pressured me to try. Eventually, I joined just to fit in, even though I didn’t fully understand how it worked”(FGD Changanawu, 25th April, 2025)

Family Background

Respondents were asked to indicate how their families perceive sports betting, using three categories: supportive, oppositional, and neutral. This question aimed to explore the role of family attitudes in shaping youth engagement in betting activities. Understanding whether families encourage, discourage, or remain indifferent toward sports betting provides valuable insights into the social environment surrounding

respondents and its potential influence on their behaviours. The response is presented in the Figure below:

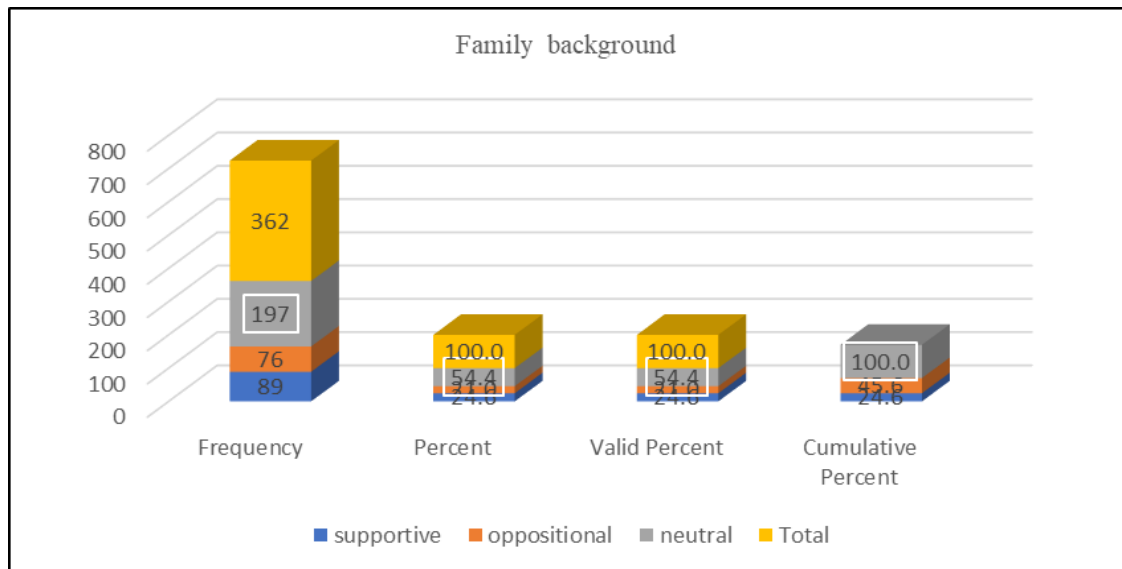


Figure 4.3: Family background

The findings presented in the Figure 4.6 show that a majority of respondents 54.4% of respondents reported that their families hold a neutral view toward sports betting, indicating either indifference or lack of strong opinion on the matter. Meanwhile, 24.6% of respondents stated that their families are supportive of sports betting, suggesting a notable portion of families may view betting as a socially acceptable or economically beneficial activity. In contrast, 21.0% of respondents indicated that their families are opposed to sports betting, reflecting concerns that may relate to moral, financial, or social consequences.

These results carry important implications. The predominance of neutral family attitudes may contribute to an environment where youth feel unrestrained or unchallenged in their decision to engage in betting, potentially normalizing the behaviour. The presence of supportive families further reinforces this trend and may even encourage continued participation. On the other hand, the existence of opposition, though smaller, highlights the need for awareness campaigns that could strengthen and expand critical family voices against risky gambling behaviour. Overall, family perspectives particularly neutrality play a key role in shaping youth behaviour and should be considered in the design of behaviour change and intervention strategies aimed at reducing sports betting among young people.

The above findings are relevant to interview conducted. The participant’s experience illustrates how family indifference may create an unregulated space, where youth feel neither discouraged nor guided potentially reinforcing betting as a normalized behavior within the household.

It was stated:

“My older brother actually introduced me to betting. Sometimes we even place bets together, especially during big football matches. My parents don’t mind as long as I’m not asking them for money.”(Interview Mzumbe, 26th April,2025)

Gender

To explore the role of gender in sports betting participation, respondents were asked whether their gender had ever influenced their decision to engage in sports betting activities. The question provided two response options: "Yes" or "No", allowing for a straightforward assessment of perceived gender-based influence. This binary approach was designed to capture the extent to which gender identity may shape or impact individuals' choices regarding betting behaviours.

Understanding this dynamic is important, as gender norms and societal expectations often influence risk-taking behaviour, financial decision-making, and participation in activities such as gambling. By analysing responses, the study aims to determine whether certain gender groups feel more encouraged or discouraged to engage in sports betting, and how this may relate to broader patterns of social influence, peer dynamics and cultural perceptions around masculinity, femininity and economic agency.

Table 4.9: Gender (n=362)

			Frequency	Percent	Valid Percent	Cumulative Percent
Gender influence on sport betting participation	Yes		327	90.3	90.3	90.3
	No		35	9.7	9.7	100
	Total		362	100	100	

Source: Field data (2025)

The research findings presented in Table 4:11 reveal that gender plays a significant role in influencing youth participation in sports betting. A majority 90.3% of respondents reported “Yes ‘acknowledging that gender had influenced their involvement in sports betting activities. In contrast, only 9.7 respondents reported that gender did not have any influence. These results underscore the powerful role

that gender-related norms and expectations may play in shaping behavioural patterns related to gambling.

This implies that the high percentage of respondents recognizing gender influence suggests that societal perceptions of masculinity and femininity may drive participation, especially in contexts where sports betting is often associated with risk-taking, competition and male-dominated environments.

The above findings are relevant with insights from interview. Male participants explained how gender norms played a role in his decision to engage in betting.

It was stated,

“Where I come from, betting is seen as a ‘man’s thing.’ Most of my male friends bet, and there’s this pressure to join in or you’re seen as weak or boring. It’s like a way of showing you’re confident or smart if you can win.”(Interview, Sangasanga, 29th April, 2025)

This perspective reflects the 90.3% of respondents who acknowledged that gender influenced their participation in sports betting. His remarks highlight how social expectations of masculinity such as competitiveness, financial risk-taking, and peer dominance encourage young men to engage in betting activities.

In contrast, a female respondent noted:

“I don’t bet, and none of my close female friends do. It’s just not something we’re involved in. Even when we go to places where people bet, it’s mostly guys. I think many girls avoid it because it doesn’t feel like a space for us.” (Sangasanga, 29th April, 2025)

Educational level

To examine the influence of education level on youth participation in sports betting, respondents were asked whether their involvement in sports betting was in any way influenced by their educational background. The question was structured with a binary response option: “Yes” or “No.” This approach aimed to assess whether the level or nature of education contributes to the likelihood of engaging in betting activities. Understanding this relationship is critical, as education is often viewed as a factor that shapes critical thinking, risk awareness, financial literacy and personal decision-making. If education is found to play a significant role positively or

negatively it could inform future curriculum development and youth programs. The response is presented in Table below:

Table 4.10: Educational Level and Sport Betting(n=362)

			Frequency	Percent	Valid Percent	Cumulative Percent
Education level influence sport betting activities	No		17	4.7	4.7	4.7
	Yes		345	95.3	95.3	100.0
	Total		362	100.0	100.0	

Source: Field Data (2025)

The findings in Table 4.12 demonstrate that educational level has a notable influence on youth participation in sports betting. A significant 95.3% of respondents affirmed that their education level influenced their involvement in sports betting, while only 4.7% of respondents stated that it did not. This overwhelmingly positive response suggests that education whether through exposure to peers, access to information, or gaps in financial literacy plays a critical role in shaping betting behaviours among young people.

The implications of this finding are twofold. On one hand, it may indicate that educational settings expose youth to environments where betting is normalized, especially in tertiary institutions where betting advertisements and peer influence are widespread. On the other hand, it highlights a potential gap in educational curricula, where students may lack sufficient training in risk assessment, financial responsibility, and ethical decision-making. These results emphasize the urgent need to integrate entrepreneurship, financial literacy, and critical life skills into formal education systems to counteract the factors that drive youth toward gambling. Additionally, this underscores the importance of schools and universities not only as centres of learning but also as platforms for behavioural guidance and preventive interventions against risky behaviours like sports betting.

The above findings are supported by focus group discussion with university and college students, participants consistently emphasized the role that educational environments play in shaping attitudes and behaviours toward sports betting. FDG participants noted:

“At campus, almost everyone talks about betting. There are even group chats where people share betting tips and odds. It’s hard not to get involved when your classmates are winning money and encouraging you to try. (FDG, Mzumbe, 26th April, 2025)

4.4. Economic Determinants of Youth Participation in Sport Betting

The second objective of this study was to examine economic determinants of youth participation in sport betting activities. Inferential analysis was conducted to determine the true meaning of the collected data and to draw conclusions regarding the relationships among the variables in this study. Regression analysis was employed to assess the statistical significance between the independent variables (social economic determinants) and the dependent variable (youth participation in sport betting activities). This approach is in line with scholars who view regression analysis as a method for estimating relationships between variables, allowing researchers to formulate an equation that explains the statistical connections within a study.

Table 4.11: Correlation Between Economic determinants of Youth Participation in Sport Betting (n=362)

Correlations		Economic determinants	Youth Participation in SP
Economic Factors	Pearson Correlation	1	.280**
	Sig. (2-tailed)		.000
	N	362	362
Youth Participation in SP	Pearson Correlation	.280**	1
	Sig. (2-tailed)	.000	
	N	362	362

** . Correlation is significant at the 0.01 level (2-tailed).

Source: Field data (2025)

The finding presented in Table 4.8 reveals that there is a positive and statistically significant relationship between economic determinants and youth participation in sports betting, with a correlation coefficient of $r = 0.280$ and a p-value of 0.000. This means that as economic challenges, the likelihood of youth engaging in sports betting also increases. The correlation is significant at the 0.01 level (2-tailed), indicating that the observed relationship is unlikely to have occurred by chance and is statistically robust. While the strength of the correlation is moderate, it still suggests a meaningful association between economic conditions such as unemployment, low income, or financial insecurity and the decision to participate in betting activities among youth. These findings support the idea that young people may use sports betting as a coping mechanism or alternative income-generating strategy in response to economic hardships. This highlights the importance of addressing underlying economic vulnerabilities through policy interventions aimed at youth empowerment, financial literacy, and sustainable employment opportunities.

Table 4.12: Binary Logistic Regression Results on Economic Determinants (n=362)

Predictor Variables	B	S.E.	Wald	Df	Sig.	Exp(B)
Financial Income	0.147	0.065	5.102	1	0.024	1.159
Financial Pressure	0.149	0.062	5.779	1	0.016	1.161
Employment Status	-0.630	0.291	4.685	1	0.030	0.532
Constant	-1.323	0.348	14.429	1	0.000	0.266

Variable(s) entered on steep 1: Financial income, financial pressure, employment status

Source: Field data (2025)

The findings presented in Table 4.9 reveal that all three predictor variables including financial income, financial pressure and employment status have a statistically significant influence on youth participation in sports betting. The constant in the model was also statistically significant ($p = 0.000$), representing the baseline likelihood of betting participation when all predictors are held at zero.

Financial income from betting was identified as a significant positive predictor ($B = 0.147$, $p = 0.024$), suggesting that youths who earn more from betting are more likely to participate in the activity. Specifically, the odds of engaging in sports betting increase by approximately 15.9% with each unit rise in financial income. This finding is relevant to the FGD conducted at Tangeni.

During the focus group discussions, several youth participants openly acknowledged that the income they receive from sports betting acts as a major motivation for their continued engagement in the activity. One participant stated:

“Sometimes betting is the only way I make quick money. When I win, I can afford basic needs like transport, airtime, or even food.”
(Tangeni, 27th April, 2025)

Another participant added:

“After winning a few times, I started betting more frequently. I know it’s risky, but the money helps me survive when I’m broke.” (Mnyanza, 28th April, 2025)

Similarly, financial pressure was also positively associated with betting participation ($B = 0.149$, $p = 0.016$), suggesting that youth experiencing higher financial stress are 16.1% more likely to participate in betting than those under less pressure. This finding is similar to an interview conducted at Changarawe village, where it was stated,

Youths today face high financial expectations from rent, food, to helping family back home. With limited job opportunities, betting becomes a tempting option. It's risky, yes, but when someone is under pressure, they'll try anything.” (Interview, Changarawe, 26th April, 2025)

In contrast, employment status had a negative relationship with betting participation ($B = -0.630$, $p = 0.030$), implying that employed youth are significantly less likely to engage in sports betting compared to their unemployed counterparts by approximately 47%, as indicated by the odds ratio of 0.532. This finding is consistent with insight from an employed youth participant working in a local IT firm shared:

“Since I got this job, I’ve stopped betting completely. I used to bet almost daily when I was jobless, hoping to get some quick cash. But now that I have a stable income, I no longer feel the pressure or the need to rely on betting. I’ve realized it’s too risky, and my focus has shifted to saving and planning for my future. (Interview, Sangasanga, 26th April, 2025)

These findings highlight that economic pressures and financial income are key motivators for betting among youth, while employment serves as a protective factor. Understanding these dynamics is crucial for developing targeted interventions and policies aimed at reducing risky betting behaviours among young people.

4.5. Social Determinants of Youth Participation in Sport Betting Activities

The third objective of this study was to examine social determinants shaping of participation in sport betting activities. The inferential analysis was conducted to understand the relationship between independent variables (socio-determinants) and youth participation in sport betting activities (Dependent variables).

Table 4.13: Correlation Between Social Determinants and Youth Participation in Sport Betting a (n=362)

Correlations		Social Determinants	Youth Participation in SP
Social Factors	Pearson Correlation	1	.286**
	Sig. (2-tailed)		.000
	N	362	362
Youth Participation in Sport betting activities	Pearson Correlation	.286**	1
	Sig. (2-tailed)	.000	
	N	362	362

** . Correlation is significant at the 0.01 level (2-tailed).

Source: Field data (2025)

The findings presented in Table 4.13 Pearson correlation analysis reveals a positive and statistically significant relationship between social determinants and youth participation in sports betting, with a correlation coefficient (r) = 0.286 and a p-value = 0.000. This correlation is significant at the 0.01 level (2-tailed), indicating a less than 1% probability that the observed association is due to chance.

The correlation coefficient ($r=0.286$) indicates a moderate positive relationship, suggesting that as social determinants such as peer influence, family background, education level, gender, or community norms become more prominent, the likelihood of youth participating in sports betting also tends to rise. This finding implies that social environment and peer dynamics significantly influence young people's betting behaviours. Although the correlation is not strong, it remains statistically significant, showing that social factors contribute meaningfully, though moderately, to the decision to engage in sports betting.

Table 4.14: Binary Logistic Regression Results on Social determinants (n=312)

Predictor Variables	B	S.E.	Wald	Sig. (p-value)	Exp(B)
Peer Influence	0.650	0.200	10.56	0.001	1.9155
Family Background	0.720	0.230	9.79	0.002	2.0544
Gender	0.850	0.310	7.53	0.006	2.3396
Education Level	0.460	0.180	6.54	0.011	1.5840
Constant	-1.200	0.350	11.76	0.001	0.3012

a. Variable(s) entered on step 1: Peer influence, Family background, Gender, Education level.

Source: Field data (2025)

The findings presented in Table 4.14 reveal that all four predictor variables peer influence, family background, gender, and education level have a statistically significant influence on youth participation in sports betting activities. The constant in the model is also statistically significant ($p = 0.001$), indicating a meaningful baseline likelihood of engaging in sports betting when all predictor variables are held at zero.

Peer influence emerged as a significant positive predictor ($B = 0.650$, $p = 0.001$), suggesting that youth who are more influenced by their peers are significantly more likely to participate in sports betting. Specifically, the odds of participating increase by approximately 91.6% for each unit increase in peer influence. This underscores the need for targeted interventions that address peer dynamics such as peer-led

education programs, mentorship, and youth clubs that promote positive behavioural norms. This finding is relevant to focus group discussion conducted in Changarawe village. It was stated:

I didn't even know how to bet at first, but all my friends were doing it. Every time we met, they would talk about games, odds, and how much they won or lost. Eventually, I felt like I had to join just to be part of the group." (FDG, Changarawe village, 24th April, 2025)

Family background also had a statistically significant effect ($B = 0.720$, $p = 0.002$), with the odds of betting participation increasing by 105.4% for each unit increase in family background score. This highlights the crucial role that family structure, values, and socio-economic environment play in shaping youth behaviour. Supportive or permissive family environments may either buffer or expose youth to risky behaviours like gambling. This finding is relevant to focus group discussion conducted in Tangeni. It was stated:

"In my family, my elder brothers bet a lot, and they even encourage me to try. Sometimes they give me money specifically to bet. So for me, it's like something normal part of how we deal with money issues at home" (Interview, Tangeni, 26th April, 2025)

Gender showed a significant positive relationship with participation in sports betting ($B = 0.850$, $p = 0.006$), indicating that males are 2.34 times more likely to engage in betting compared to females. This finding suggests that interventions may need to be gender-responsive, taking into account the social norms and motivations driving male youth toward gambling activities. This finding is supported by interview with a recent university graduate. During interview, it was stated:

Betting is more of a guy thing in our community. Most of my male friends bet either on football or virtual games. It's something we talk about every day. For us, it's like showing you're smart, like you understand the game. I rarely see girls in betting shops or even talking about it. Maybe they are just not interested or they think it's risky. But among us guys, it's normal, and sometimes we even compete to see who wins more." (Interview, Changarawe, 24th April, 2025).

Finally, education level was found to be a significant predictor ($B = 0.460$, $p = 0.011$). Each additional level of education increases the odds of participation by approximately 58.4%. While education is generally expected to promote awareness and informed decision-making, this finding suggests that formal education alone may not deter gambling behaviour. Therefore, there is a need to integrate life skills,

financial literacy, and behaviours change communication into education systems to guide young people toward healthier choices.

CHAPTER FIVE

DISCUSSIONS OF FINDINGS

5.1 Introduction

This chapter offers a comprehensive analysis of the research findings, aligning them with the study's objectives and theoretical framework. It also draws connections with existing literature and explores the implications of the results.

5.2 Youth's perceived of implication of sport betting activities

The first objective of this study was to explore youth perceived implication related to risks and benefits of sports betting activities (Attitude). Descriptive statistics and content analysis were employed to examine these perceptions. The findings reveal that youth in Mzumbi Ward acknowledge both the perceived benefits and risks of engaging in sports betting, yet the majority overwhelmingly perceive the risks as outweighing the benefits.

In terms of risks, the most commonly reported concerns were strained relationships (28.5%), financial loss or debt (26.0%), and negative impacts on mental health (23.2%). Smaller proportions of respondents mentioned addiction (11.6%), legal issues (8.0%), and exposure to fraud (2.8%). These concerns were reinforced by qualitative interview data, where youth shared personal accounts of financial hardship, emotional distress, and compulsive behaviour resulting from betting.

On the other hand, the most commonly perceived benefits of sports betting included social interaction (38.1%) and financial gain (31.5%), followed by increased engagement with sports (19.6%). Only a minority of participants saw sports betting primarily as a source of entertainment (7.2%) or skill development (3.0%). When asked to weigh the risks against the benefits, 74.6% of respondents indicated that the risks outweighed the benefits. This sentiment was echoed in interviews, where participants cited false hopes, stress, addiction, and fraudulent betting platforms as major deterrents.

These findings suggest that, although sports betting may serve social and economic purposes for some youth, the majority are aware of its potentially harmful consequences. This highlights the need for targeted interventions, including educational campaigns, stronger regulation, and the promotion of alternative recreational and income-generating activities.

The results align with the Theory of Planned Behaviour (TPB) developed by Icek Ajzen (1991), which posits that human behaviour is driven by intentions influenced by three key components: attitudes, subjective norms, and perceived behavioural control. Applied to youth betting behaviour, the theory suggests that young people's attitudes toward betting (whether they see it as financially beneficial or risky), societal pressures, and their perceived ability to control the behaviour all contribute to their likelihood of participation (Mungai, 2019).

These findings are also supported by existing literature. For example, Okoti et al. (2019) found that the main motivation for students' participation in sports betting was financial gain, followed by admiration for winners. The social environment, including peer influence, was also found to encourage betting. The study noted that although most students were aware of betting regulations, weak enforcement contributed to increased participation.

Furthermore, Finamore et al. (2021) found that gender, employment status, and income significantly influenced youth engagement in sports betting, with male youth and those with lower income being more likely to participate. Youth who were employed, self-employed, or working part-time also showed higher betting rates compared to their unemployed peers.

In addition, a study by Mfinanga & Bushibura, (2020) revealed that over 95% of university students involved in sports betting were male. Social media, betting shops, and friends were cited as primary sources of information, while family allowances and student loan funds were commonly used to finance betting activities.

5.3 Economic Determinants of Youth Participation in Sport Betting

The second objective of this study was to examine the economic determinants of youth participation in sports betting activities in Mzumbe Ward, Mvomero District. The findings reveal that all three predictor variables including financial income ($p = 0.024$), financial pressure ($p = 0.016$), and employment status ($p = 0.030$) have a statistically significant influence on youth engagement in sports betting. These results suggest that financial stress and the pursuit of additional income are key motivators for betting among youth, whereas employment functions as a protective factor, reducing the likelihood of participation. Understanding these dynamics is essential for designing effective interventions and policies to curb risky betting behaviours among young people.

The findings are well supported by the Theory of Planned Behaviour (TPB), developed by Icek Ajzen (1991). TPB is a psychological framework used to explain and predict human behaviour based on three core components: attitudes, subjective norms, and perceived behavioural control. Together, these factors shape an individual's intention to perform a given behaviour, which is considered the strongest predictor of actual behaviour (Shen , 2023;Mungai, 2019)

In the context of economic determinants s, perceived behavioural control plays a critical role. Youth with limited financial stability may perceive betting as a feasible way to manage financial demands, increasing their intention and actual participation. Conversely, those with secure employment or income may feel less compelled to engage in betting, as they experience less financial strain.

Further supporting these insights, a study by Kamwela, (2024) on socioeconomic determinants of gambling among students found that variables such as the number of betting outlets, proximity to schools, monthly income, and parental supervision significantly affected students' gambling behaviour. The study recommended enhanced regulation and educational campaigns to raise awareness of the risks associated with gambling.

Similarly, a study by Coast (2022) conducted in the Ashanti Region of Ghana among college students revealed that although overall involvement in sports betting was relatively low, many youths engaged in betting primarily for monetary gain and entertainment. The study found no significant difference in betting behaviour based on age. It concluded that youth were particularly drawn to betting due to promotional incentives such as free bonuses, which made it appear more attractive and accessible.

The implication is clear: economic vulnerability is a primary driver of risky betting behaviours among youth. This calls for policies that not only raise awareness about the risks of betting but also address structural economic issues such as youth unemployment and underemployment. Interventions promoting job creation, financial inclusion, and economic empowerment are essential to reduce youths' economic desperation that can fuel betting as a coping or income strategy.

5.4 Social Determinants of Youth Participation in Sport Betting

The third objective of this study was to examine the social determinants affecting youth participation in sports betting activities. Both descriptive and inferential analyses were conducted to assess the relationship between the independent variables (social factors) and the dependent variable (youth participation in sports betting).

The findings reveal that all four predictor variables, peer influence ($p = 0.001$), family background ($p = 0.002$), gender ($p = 0.006$), and education level ($p = 0.011$), have a statistically significant influence on youth participation in sports betting. This suggests that social dynamics and demographic characteristics play a crucial role in shaping betting behaviours among young people.

The results imply that the social environment, including interactions with family, peers, and broader community norms, plays a substantial role in influencing youth behaviour. For instance, supportive or well-regulated family settings may serve as a protective buffer against risky behaviours such as gambling. In contrast, permissive or neglectful environments may increase vulnerability to such behaviours. Likewise, peer groups that normalize or promote betting can significantly elevate the likelihood of youth participation.

These findings align with the Theory of Planned Behaviour (TPB), developed by Icek Ajzen (1991), which provides a psychological framework for understanding the determinants of human behaviour. According to TPB, behaviour is influenced by three key components: attitudes toward the behaviour, subjective norms, and perceived behavioural control. Social factors, as captured through subjective norms, emphasize the impact of peer pressure, societal acceptance, and media portrayals in shaping an individual's intention to engage in specific behaviours such as sports betting (Mungai, 2019). Thus, TPB offers a valuable lens for interpreting how social contexts influence youth betting behaviours by shaping their perceptions of what is normal or acceptable within their peer and family networks.

Moreover, these findings are consistent with a study by Shen, (2023), which found that their attitudes significantly influenced sports betting intentions (SBI) among college students, motivation to conform to others, and subjective norms but not by perceived behavioural control. Additionally, problem sports betting (PSB) was positively associated with SBI and negatively correlated with perceived control. A multi-group analysis in Shen's study revealed that the link between SBI and PSB was

stronger among students who engaged in betting infrequently or had low impulsivity compared to frequent or impulsive bettors.

Further evidence is provided by Mfinanga&Bushibura, (2020) a study that found that over 95% of university students involved in sports betting were male. Their research identified social media, betting shops, and friends as the main sources of information about betting. Additionally, family support and student loans were found to be primary sources of funding for these activities. The study also revealed that age significantly influenced students' understanding and engagement with betting strategies, suggesting that older students may have more knowledge and confidence in betting, potentially increasing their participation.

In conclusion, social determinants such as peer influence, family background, gender, and education level significantly shape youth betting behaviours. These findings underline the importance of targeting social environments in any intervention strategies aimed at reducing the prevalence and risks associated with sports betting among youth.

CHAPTER SIX

SUMMARY, CONCLUSION AND RECOMMENDATIONS

6.1 Introduction

This chapter presents the summary of key findings, conclusions, and recommendations derived from the study. The primary aim of this research was to assess the factors affecting youth participation in sports betting activities in Mzumbe Ward -Mvomero District, Tanzania.

To achieve this objective, the study was guided by three specific research aims. First, it explored youth perceptions of the risks and benefits associated with sports betting(Attitude).Second, it examined the economic determinants of youth engagement in sports betting(Perceived behavioural control), Third, it assessed the social determinants of youth participation in such activities(Subjective norms).

In addition to addressing the core research questions, this chapter outlines the policy implications of the study findings and suggests areas for further research to help fill existing knowledge gaps and support evidence-based interventions in this important field.

6.2 Summary of Findings

The study examined the determinants of youth participation in sports betting activities in Mzumbe Ward -Mvomero District, Tanzania. Specifically, it explored youth perceptions of the risks and benefits associated with sports betting and examined the economic and social determinants of youth engagement in such activities.

A cross-sectional research design was employed, and data were collected from 362 respondents through surveys, interviews and focus group discussions. Qualitative data were analysed using content analysis, while quantitative data were processed using IBM SPSS version 25 and Microsoft Excel, including binary logistic regression modelling. A mixed-methods approach was used, combining structured quantitative surveys with in-depth qualitative interviews conducted across various villages in Mzumbe Ward.

The findings reveal that youth in Mzumbe Ward acknowledge both the perceived benefits and risks of participating in sports betting; however, the majority perceive the risks as outweighing the benefits. This suggests that, although sports betting may

offer some economic or recreational value to certain individuals, most youth are aware of its potentially harmful consequences. These insights underscore the need for targeted interventions, including educational campaigns, stricter regulatory measures, and the promotion of alternative recreational or income-generating activities.

Furthermore, the study found that economic determinants specifically financial income, financial pressure, and employment status have a statistically significant influence on youth engagement in sports betting. The findings indicate that financial stress and the desire for additional income are major motivators, whereas employment acts as a protective factor, reducing the likelihood of youth involvement in betting.

Finally, social determinants including peer influence, family background, gender and education level were also found to significantly influence youth participation in sports betting. This highlights the importance of social dynamics and demographic characteristics in shaping betting behaviours, suggesting that effective interventions should also address the social environment in which youth operate.

6.3 Conclusion

Based on the research objectives and findings, the study concludes that economic determinants (perceived behavioural control) and social determinants (subjective norms), significantly affect youth participation in sports betting activities in Mzumbe Ward, Mvomero District, Tanzania. Youth perceptions of sports betting reveal that while some view it as income or entertainment, most recognize its harms, including financial instability, addiction, and social issues. This perception serves as an important foundation for developing preventive interventions.

Furthermore, economic-related determinants including financial income, financial pressure, and employment status are key determinants of betting behaviour. Financial stress and the desire to generate additional income drive youth towards betting, whereas employment functions as a protective factor by reducing dependence on gambling. These findings emphasize the importance of addressing youth unemployment and economic vulnerability to reduce participation in betting activities.

Additionally, social-related determinants such as peer influence, family background, gender, and education level play a significant role in shaping betting behaviours. Peer pressure and permissive social environments contribute to increased participation,

while positive family support and higher education levels reduce the likelihood of involvement in sports betting. The study also highlights the influence of social networks, norms, and media in normalizing betting behaviour among youth.

Finally, the study underscores the need for multi-sectoral responses, including awareness programs, educational campaigns, economic empowerment initiatives, and community-based interventions to reduce the prevalence of sports betting. By tackling both structural and social drivers of betting, such strategies can promote healthier, more productive engagement among youth and contribute to broader goals of social and economic development.

6.4 Implication for Policy and Practice

6.4.1 Implications for Policy

The findings of this study have significant implications for policymakers involved in youth development, employment promotion, and gambling regulation including Gaming Board of Tanzania (GBT), ministry of education and stakeholders. Firstly, there is a clear need to strengthen regulatory frameworks governing the gambling sector. This includes enforcing age restrictions to limit youth access to betting platforms, regulating advertising content that targets young audiences, and enhancing oversight of betting shops, particularly those located near schools and community centres. Secondly, the study underscores the importance of youth economic empowerment policies.

Financial stress and unemployment were identified as key drivers of betting behaviour, highlighting the need for government investment in vocational training, entrepreneurship programs, and start-up financing initiatives. Incentivizing private sector youth employment through tax breaks or grants can also help reduce dependency on gambling as a source of income. Moreover, education-based interventions are crucial. National and local authorities should implement awareness campaigns that educate young people about the risks of betting and promote informed decision-making. Finally, the development of community-based social protection programs that foster strong peer and family support systems, as well as access to psychosocial services, can help prevent and mitigate the negative effects of sports betting among youth.

6.4.2 Implications for Practice

This study also presents important implications for practitioners, including educators, youth workers, NGOs and community development officers and Gaming Board of Tanzania (GBT). One major area of focus should be the design of targeted intervention programs that address the needs of vulnerable youth, particularly those facing economic hardship or exposed to social pressures encouraging gambling. These programs should incorporate life skills training, financial literacy education, and entrepreneurship support to promote alternative, sustainable livelihoods.

In addition, it is essential to promote alternative recreational activities. Since some youth engage in betting for entertainment, establishing safe and engaging recreational spaces such as youth centres, sports programs, and cultural initiatives can serve as healthy substitutes. Practitioners should also make strategic use of digital platforms, especially social media, to disseminate anti-gambling messages and share employment and mentorship opportunities. Engaging parents, teachers, and peer leaders in program implementation is equally critical, as positive peer and family influences can reduce the social acceptability of betting.

Finally, building the capacity of teachers, youth workers, and local leaders to identify early signs of problematic gambling and offer appropriate referrals or support can play a vital role in preventing long-term harm among young people.

6.5 Recommendations

Based on the research objectives and key findings, several strategic recommendations are proposed to reduce youth participation in sports betting and address the underlying economic and social drivers influencing such behaviours:

First and foremost, awareness and risk education programs should be integrated into formal and informal education systems. Schools, universities, and community-based organizations should incorporate modules that address the risks and consequences of any activities, promote informed decision-making, and encourage healthy lifestyle choices. These initiatives should be designed to increase youth knowledge of the long-term social and financial impacts of betting, thereby strengthening their capacity to make responsible choices.

Furthermore, youth economic empowerment should be prioritized through the promotion of sustainable livelihood opportunities. Government institutions, in partnership with NGOs and development partners, should implement targeted interventions such as vocational skills training, entrepreneurship programs, and financial literacy workshops. These initiatives can reduce financial vulnerability among youth and offer alternative income-generating options, decreasing their dependence on gambling for financial survival or advancement.

In addition, community-based interventions should focus on transforming the social environment surrounding betting behaviour. Given the influence of peer pressure, family background, and media portrayals, community leaders and practitioners should engage families, religious groups, and peer educators to foster supportive networks that discourage betting. Empowering role models and peer mentors to lead behaviour-change dialogues can significantly shift attitudes and norms around gambling.

Equally important is the regulation and control of gambling activities in both physical and digital spaces. Policymakers and regulatory bodies should intensify enforcement of existing laws governing betting operations, especially those related to age restrictions, location of betting outlets, and responsible advertising. Special attention should be given to monitoring online betting platforms that are easily accessible to youth, even in rural areas.

Lastly, the study recommends enhancing access to alternative recreational and social engagement opportunities. Local governments and youth-serving organizations should invest in the development of safe, inclusive recreational spaces such as sports clubs, art centres, and digital hubs that promote positive youth engagement and community participation. These environments can provide meaningful alternatives to betting and support youth development in a more holistic and sustainable manner.

6.6 Areas for Further Study

Based on the scope and focus of this study, several areas need further research. First, future studies could adopt a longitudinal approach to assess the long-term impact of sports betting on youth livelihoods, including employment outcomes, mental health, and financial well-being. Second, comparative studies across urban and rural settings or among different regions in Tanzania would provide deeper insights into how geographical and socio-economic factors influence youth betting behaviour. Lastly,

there is a need to evaluate the effectiveness of intervention programs such as awareness campaigns, youth empowerment initiatives and policy enforcement strategies to determine what approaches are most successful in reducing sports betting among young people.

REFERENCES

- Abutabenjeh, S., & Jaradat, R. (2018). Clarification of research design, research methods, and research methodology: A guide for public administration researchers and practitioners. *Teaching Public Administration*, 36(3), 237–258.
- Akyıldız, S. T., & Ahmed, K. H. (2021). An overview of qualitative research and focus group discussion. *International Journal of Academic Research in Education*, 7(1), 1–15.
- Brevers, D., & Vögele, C. (2022). *The Evolving Landscape of Sports Betting : A Risk for Young People ? The Evolving Landscape of Sports Betting : A Risk for Young People ?* (Issue July). Springer Fachmedien Wiesbaden. <https://doi.org/10.1007/978-3-658-35744-3>
- Bryant, & -Jefferies, R. (2020). Factors Influencing Postgraduate Students' University Choice in Nigeria. Adesoga. In *Responding to a Serious Mental Health Problem* (pp. 151–170). <https://doi.org/10.4324/9781315378107-17>
- Coast, C. (2022). © University of Cape Coast <https://ir.ucc.edu.gh/xmlui>.
- Dar, B. (2024). Research article Psychosocial and economic impacts of betting among the youth and adults in Bahir Dar City, Ethiopia Alemu Lake Mihret *1 and Almaw Tsegaye Eskezia 2. 10(2), 104–124.
- de Leeuw, E. D., & Hox, J. J. (2012). Self-administered questionnaires: mail surveys and other applications. In *International handbook of survey methodology* (pp. 239–263). Routledge.
- Dei, S. M. O. (2020). *Association Between Gambling Accessibility and Problem Gambling in the General Population*. University of Lethbridge (Canada).
- Etuk, R., Xu, T., Abarbanel, B., Potenza, M. N., & Kraus, S. W. (2022). *Sports betting around the world : A systematic review*. 2019. <https://doi.org/10.1556/2006.2022.00064>
- Finamore, P. da S., Kós, R. S., Corrêa, J. C. F., D, Collange Grecco, L. A., De Freitas, T. B., Satie, J., Bagne, E., Oliveira, C. S. C. S., De Souza, D. R., Rezende, F. L., Duarte, N. de A. C. A. C. D. A. C., Grecco, L. A. C. A. C., Oliveira, C. S. C. S., Batista, K. G., Lopes, P. De O. B., Serradilha, S. M., Souza, G. A. F. De, Bella, G. P., ... Dodson, J. (2021). Sports Betting Participation And Its Effects On Youths' Welfare In Kenya. *Journal Of Chemical Information and*

Modeling, 53(February), 2021.

- Gliner, J. A., Morgan, G. A., & Leech, N. L. (2011). *Research methods in applied settings: An integrated approach to design and analysis*. Routledge.
- Gulamiwa, G. N. (2015). *Youth participation in horticulture and poverty reduction in rural areas: A case study of horticultural production in Mvomero district, Tanzania*. Mzumbe University.
- Hossan, D., Dato'Mansor, Z., & Jaharuddin, N. S. (2023). Research population and sampling in quantitative study. *International Journal of Business and Technopreneurship (IJBT)*, 13(3), 209–222.
- Javier, F., Marina, L., & Achón, V. (2019). Prevalence and Characteristics of Sports Betting in a Population of Young Students in Madrid. *Journal of Gambling Studies*, 0123456789. <https://doi.org/10.1007/s10899-019-09863-y>
- Kamwela, L. J. (2024). *Impact of Socioeconomic and Demographic Variables on Student Engagement in Gambling Activities: Insights from Mkuranga District , Tanzania I . INTRODUCTION*. 5, 339–348.
- Kaya, M. (2020). *European Journal of Physical Education and Sport Science*. 20–32. <https://doi.org/10.5281/zenodo.3829624>
- Levasseur, M., Lussier-therrien, M., Biron, M. L., Raymond, É., Castonguay, J., Naud, D., Fortier, M., Sévigny, A., Houde, S., & Tremblay, L. (2022). *Scoping study of definitions of social participation: update and co-construction of an interdisciplinary consensual definition*. 1–13.
- Lind, K. (2022). *Problem gambling and criminal behavior: perspectives on comorbidities and social disadvantage*.
- Machoka, F. (2020). *Daystar University Repository*. April.
- Mfinanga, F. A., & Bushibura, S. E. (2020). *Sports Betting Practices among Higher Learning Institutions Students in Tanzania*. 05(05), 9– 17.
- Mgheni, R., & Ondiek, P. J. (2023). *Assessing Factors that Influence Teenagers ' Involvement in Gambling Activities in Tanzania : A Case of Tandika Ward of Temeke District , Dar es Salaam - Tanzania*. 1(4). [https://doi.org/10.59324/ejtas.2023.1\(4\).104](https://doi.org/10.59324/ejtas.2023.1(4).104)

- Mungai, L. N., & A. (2019). Factors Contributing To The Betting Behaviour Among University Students In Kenya By. *Dissertaion, October*.
- Ngalesoni, O., Mwakifwamba, G., & Pandisha, H. (2024). Public Awareness Campaigns and Their Impact on Youth Gambling in Tanzania: A Case Study of Gallapo Ward in Manyara Region. *International Journal of Social Work*, 11(1), 95. <https://doi.org/10.5296/ijsw.v11i1.21894>
- No, I., Sub-county, M. E., Okoti, D., Ogula, P. A., & Munyua, J. K. (2019). *Motivators of Students ' Involvement in Sports Betting in Public Secondary Schools in*. 7(2), 73–80.
- Osborne, N., & Grant-Smith, D. (2021). In-depth interviewing. In *Methods in urban analysis* (pp. 105– 125). Springer.
- Sharifah, N. (2017). Effects Of Sports Betting On The Youths Of Kampala, Uganda: A Legal Perspective. *Dissertation*.
- Shen, Y. (2023). *Determinants of problem sports betting among college students : moderating roles of betting frequency and impulsive betting tendency*. 1–11.
- Sumberg, J., Fox, L., Oosterom, M., & Flynn, J. (2021). *Africa ' s “ youth employment ” crisis is actually a “ missing jobs ” crisis*. October 2020, 621–643. <https://doi.org/10.1111/dpr.12528>
- Synodinos, N. E. (2003). The “art” of questionnaire construction: some important considerations for manufacturing studies. *Integrated Manufacturing Systems*, 14(3), 221–237.

APPENDICES

Appendix i: Questionnaire

Mzumbe University

MRPP

Elinami Wilson

Email: ewm2009@gmail.com

Tel: +255 7674344376

Dear respondents,

I am Elinami Wilson, a postgraduate student at Mzumbe University, pursuing a Master of Research and Public Policy and I am conducting academic research titled “Determinants of Youth' Participation in Sports Betting. A Case Study of Mzumbe ward, Mvomero District, Tanzania” You have been selected to help in this study, I am humbly requesting you to allow me to ask you questions. The information sought is meant for research objectives and will not be used against you in any way. Your responses will be treated with confidentiality.

Thank you.

Section A: Demographic Information

Tick the appropriate answer

1. What is your gender?

☐ Male ☐ Female

2. What is your age?

☐ 18-20 ☐ 20-25 ☐ 26-30 ☐ 30-35

3. What is your level of study?

☐ Primary ☐ Certificate ☐ Diploma ☐ Degree ☐ Master

4. What is your employment status?

☐ Employed ☐ Unemployed

Section B: Participation in Sports Betting Activities

Tick the appropriate answer

5. Do you participate in sports betting?

☐ Yes ☐ No

6. How often do you participate in sports betting?

☐ Daily ☐ Weekly ☐ Monthly ☐ Occasionally

7. What is your primary reason for participating in sports betting? (Select one)

☐ Financial gain ☐ Entertainment ☐ Peer pressure ☐ Other (please specify):

Section C: Youth' Perceptions of Risks and Benefits associated with Sport Betting

Tick the appropriate answer

8. What risks do you associate with sports betting? (Select all that apply)

☐ Financial loss ☐ Addiction ☐ Other (please specify): _____

9. What benefits do you associate with sports betting? (Select all that apply)

☐ Entertainment ☐ Quick money ☐ Other (please specify): _____

10. Do you believe the risks of sports betting outweigh its benefits?

☐ Yes ☐ No

Section D: Economic Determinants

Tick the appropriate answer

11. What is your approximate monthly income?

☐ Less than TZS 50,000

☐ TZS 50,000–100,000

☐ TZS 100,001–200,000

☐ Above TZS 200,000

12 How would you describe your level of financial pressure?

☐ Low ☐ Medium ☐ High

13. Has financial pressure influenced your decision to participate in sports betting?

☐ Yes ☐ No

14 Have you ever engaged in sports betting as a way to supplement your income?

☐ Yes ☐ No

Section E: Social Determinants

Tick the appropriate answer

15. Have your peers influenced your decision to participate in sports betting?

☐ Yes ☐ No

16 If yes, how significant is the influence of your peers?

☐ Low ☐ Medium ☐ High

17. How does your family view sports betting?

☐ Supportive ☐ Oppositional ☐ Neutral

18 Do you think gender influences participation in sports betting?

☐ Yes ☐ No

19. If yes, in what way does gender influence participation?

Appendix ii Interview Check List Guide

Perceptions of Risks

Interview Questions:

1. What specific risks do you think are associated with participating in sports betting? *(Probe; e.g. Could you share any personal experiences or stories that influenced your thoughts on this?)*
2. Have you or someone you know ever experienced negative consequences because of sports betting? *(Probe; eg; If yes, can you describe what happened and how it affected you or that person)*
3. Do you believe that sports betting can lead to addiction? *(Probe; eg; What reasons or experiences make you think this way?)*
4. How serious do you think the risk of losing money is when betting on sports? *(Probe; eg; Can you give an example that illustrates your feelings about this?)*
5. Aside from losing money, what other risks do you think are connected to sports betting? *(Probe; eg; How do you believe these risks could impact someone's life both in the short term and in the long term?)*

Perceptions of Benefits

6. What benefits do you think come from participating in sports betting? *(Probe; eg financial income, how have you seen these benefits in your life or in the lives of others?)*
7. Do you think that sports betting can provide quick ways to make money? *(Probe; eg; What leads you to this conclusion, or why do you think it might not be true?)*
8. In what ways do you think sports betting is entertaining for youth? *(Probe; eg; Can you provide some examples of how it might be different from other types of entertainment?)*
9. Do you believe that the benefits of sports betting are greater than its risks? *(Probe; eg; what experiences or evidence support your opinion on this?)*

10. Are there any additional benefits to sports betting that you think are worth mentioning? (*Probe; eg; how do these benefits compare to the risks we've talked about?*)

Additional Questions (Emerging Themes)

1. How do your friends' opinions and behaviours affect how you see the risks and benefits of sports betting? (*Probe; eg; Can you give an example of how peer influence might impact decisions around betting?*)
2. How have your family's views on sports betting shaped your own thoughts about it? (*Probe; eg; Do you remember any specific discussions or moments that changed your perspective?*)

Do you have anything to add?

Thank for your time

Appendix iii Focus Group Discussion (Fgd) Prompts

1. What are the most common risks that come to your mind when you think about sports betting? (*Probe; eg; How did you come to these conclusions?*)
2. In what ways do you think these risks affect youth' social lives, academic performance, or finances? (*Pobe; eg; Can anyone share a personal story or example related to this?*)
3. Do you think there are different risks for males and females when it comes to sports betting? (*Probe; eg; What makes you think so?*)
4. What main benefits do you see that attract youth to sports betting? (*Probe; eg How do you feel about these benefits?*)
5. Do you see these benefits as short-term or long-term? Why do you feel that way?
6. Do you think the entertainment value of sports betting is greater than the risks involved?
7. What factors do you think influence your opinion on this?

Additional Questions (Emerging Themes)

1. When youth think about betting, how do they usually weigh the risks against the potential benefits? (*Probe; ag; What factors do you think guide their decision-making process?*)
2. How do social and cultural influences shape how youth view sports betting and its risks and benefits? (*Probe; eg; Can you think of examples of cultural influences that might play a role?*)

Do you have anything to add?

Thank for your time

Appendix iv: Research permit



UNITED REPUBLIC OF TANZANIA
MINISTRY OF EDUCATION, SCIENCE AND TECHNOLOGY

MZUMBE UNIVERSITY
OFFICE OF THE DEPUTY VICE CHANCELLOR (ARC)

Tel: +255 (0)22 2831212
Fax: +255 (0)22 2831213
Mobile: +255 0754 834029
Email: arc@mzumbe.ac.tz
Website: www.mzumbe.ac.tz

MOROZORO

In reply, please quote:

Ref: MZ/DP/RC/INT/36/Vol IV/717

Date: 4th Apr

Regional Administrative Secretariat,
P.O. BOX 660,
MOROZORO

RE: INTRODUCTION OF MR. ELINAMI WILSON

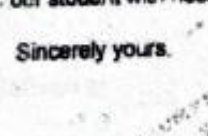
Refer to the heading captioned above

2. The bearer of this letter Mr. Elinami Wilson whose registration number 18A1/037/T/23 is a postgraduate student at our University (Mzumbe University) on Master of Research and Public Policy (MRPP). As part of requirements for complete his studies, he is collecting data on **"FACTORS AFFECTING SPORT AND ACTIVITIES ON YOUTH ON MZUMBE WARD-MVOMERO DISTRICT, TANZANIA"**. exercise is expected to be conducted from 5th to 31st April 2025.

3. This letter serves to achieve three purposes. Firstly, to introduce him. Secondly, to request you to grant him permission to undertake data collection at the ward located at Mvomero District. And thirdly to request you to facilitate any assistance he might need in order to successfully pursue this noble exercise in conjunction. We can assure you that this activity is entirely for academic purposes and never be used for any other purposes.

4. We trust that you will accord our student with necessary assistance.

Sincerely yours,


Dr. P Linje (PhD-PA)
FOR DEPUTY VICE CHANCELLOR (Academic Research and Consulting)

Appendix v: Data collection permission from regional office

THE UNITED REPUBLIC OF TANZANIA
PRESIDENT'S OFFICE
REGIONAL ADMINISTRATION AND LOCAL GOVERNMENT

Telegraphic Address: "REGCOM"

Phones: 2934306/2934305

Fax No: 2601308/2604988

Website: www.morogoro.go.tz

Email: ras.morogoro@tamiocmi.go.tz

In Reply please quote:



Regional Commissioner's Office,
Boma Road,
P. O. Box 650,
67117 MOROGORO

Ref. No: AB.175/246/01" S"/175

16th April, 2024

District Administrative Secretary,
Mvomero.

Re: RESEARCH PERMIT

Please refer to the above-mentioned subject.

2. I am introducing to you Mr. Elinami Wilson whose registration number 18417047/T.23 is post graduate student at Mzumbe University pursuing Master of Research and Public Policy (MRPP) and who is at the moment required to conduct research in our region.
3. The Title of Research is "*Factors effecting sport betting activities on Youth on Mzumbe Ward-Mvomero District*".
4. The research permit is valid from 16 April, 2025 – 30 April, 2025.
5. Please provide necessary assistance to enable the accomplishment of this activity.
6. Thank you for your cooperation.

Erick A. Ulomi

For: Regional Administrative Secretary

Copy: Deputy Vice Chancellor (Academic Research and Consultancy,
Mzumbe University
P O Box 1
Morogoro.

Mr. Elinami Wilson - Reseacher

Appendix vi: introduction letter form regional to district office

THE UNITED REPUBLIC OF TANZANIA
PRESIDENT'S OFFICE
REGIONAL ADMINISTRATION AND LOCAL GOVERNMENT



Telegram: "DISTRICT COM"
Tel: 0232601670
Fax: 023 2601670
das.mvomero@morogoro.go.tz

District Commissioner's Office
Mvomero District
S.L.P. 59
MOROGORO

In reply please quote:
Ref: Na. AB.19/293/01"C"/310:

16th April, 2025

District Executive Director
P.O. Box 663,
Mvomero.

RE: RESEARCH PERMIT

Kindly refers to the captioned heading above.

2. I have the honor to introduce to you **Mr. Elinami Wilson** a bonifide student from **Mzumbe University** with registration number 18417047/T.23 who at the moment is required to conduct a research in our District.
3. The title of the research is **"Factors Affecting Spot Betting Activities on Youth on Mzumbe Ward – Mvomero District"**.
4. The Permit granted to her is from **16th - 30th April, 2025**.
5. In a due course you are requested to assist him with all necessary requirements that might be needed to accomplish his research successfully.

With regards,

Said H.S. Nguya
**DISTRICT ADMINISTRATIVE SECRETARY
MVOMERO**



Copy: Deputy Vice Chancellor (Academic Research and Consultancy)
Mzumbe University
S.L.P. 1
MZUMBE.

Mr. Elinami Wilson
Researcher.

Appendix vii: Receipt for plagiarism



Digital Receipt

This receipt acknowledges that Turnitin received your paper. Below you will find the receipt information regarding your submission.

The first page of your submissions is displayed below.

Submission author: Elinami Wilson
Assignment title: Dissertation
Submission title: DETERMINANTS OF YOUTH PARTICIPATIONIN SPORTS BETTING...
File name: Dissertation_without_comments.docx_12_AUG_25__2_1_BLAC...
File size: 346.5K
Page count: 105
Word count: 21,819
Character count: 130,749
Submission date: 22-Oct-2025 06:44PM (UTC+0300)
Submission ID: 2727044705

DETERMINANTS OF YOUTH PARTICIPATIONIN
SPORTS BETTING: A CASE STUDY OF NGUMBE WARD,
MUSOMBI DISTRICT, MOROGORO, TANZANIA

Appendix viii: plagiarism report

DETERMINANTS OF YOUTH PARTICIPATION IN SPORTS BETTING: A CASE STUDY OF MZUMBE WARD, MVOMERO DISTRICT, MOROGORO, TANZANIA

ORIGINALITY REPORT

21%

SIMILARITY INDEX

18%

INTERNET SOURCES

14%

PUBLICATIONS

9%

STUDENT PAPERS

PRIMARY SOURCES

1

scholar.mzumbe.ac.tz

Internet Source

2%

2

repository.mocu.ac.tz

Internet Source

2%

3

repository.out.ac.tz

Internet Source

1%

4

Submitted to MBEYA BUSINESS SCHOOL

Student Paper

1%

5

Felician Andrew Kitole, Jimmy Ezekiel Kihwele,
Perpetua J. Kalimasi, Temitope O. Ojo, Khalid
M. Elhindi, Hazem S. Kassem. "Exploring the

<1%