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Assessment on the Impacts of Betting towards Income Generation Behavior among Youth: A Case Study of Arumeru District in Arusha Region

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*Betting, Income Generation
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ABSTRACT

This study was conducted in three wards such as Akheri, Seela sing'isi and Kikwe, Arumeru district council in Arusha region. The main objective of this study was to examine the impacts of betting towards income generation behavior among youth. Specific objectives of this study were; to examine the factors which influence the youth to engage on betting; to assess the negative economic impacts towards income generation behavior among youth; to determine the negative social impacts towards income generation behavior among youth; to assess the best alternative sources of income generation behavior among the youth; to examine the opinions of elders about betting towards income generation behavior among youth. In this study, the researcher used three data collection methods, which involved a questionnaire, an interview guide, and a focus group discussion in data collection to gather primary data in order to meet the objectives of the study. Secondary data were also collected from various published sources. A total of 300 respondents by using a simple randomly selected from three wards and key informants were purposeful sampled. Quantitative data were analyzed by using Statistical Package for Social Science (SPSS) and Microsoft office Excel in which descriptive statistics such as frequencies and percentages were used. The findings from the study provide valuable insights into these objectives. The results indicate that there are various factors which influence the youth to engage on betting, including unemployment, accessibility to finance, peer pressure and poverty. The results indicate that there are negative impacts of betting, particularly among the surveyed population indicates the negative impacts of betting involves economic and social impacts towards income generation behavior among youth. The study recommends that; educate youths and community members about the negative consequences of impacts of betting towards income generation behavior. Integrate betting education into the curriculum to raise awareness among students about the negative impacts and teach them about the best alternative sources of income generation behavior and financial literacy.

INTRODUCTION

Globally, Betting in one form or another was as traditional in early America as the spelling bee or barn-raising. The first settlers brought their love of games with them and found that the Indians had invented some of their own (Waugh, 2019). In the no aristocratic society that developed, with the dollar as status symbol, the climate was ripe forswearing. The written evidence suggests that for all its popularity, gambling has been misunderstood in this country. The literature itself is partly at fault, for until very recently it has treated the subject superficially, either by romanticizing its glories or preaching against its immorality (Wheaton, 2019). But books merely mirror thought. "The underlying cause of confusion is the failure to address gambling per se and instead to attack the abuses of antigambling laws, to cite the economic advantages of State sanctions, or to argue the moral question (Volberg, 2018). Betting have been conducted in Europe, Asia, North America, and Oceania. Despite the lack of research in some countries, the findings demonstrate that 0.1–5.8% of individuals meet diagnostic criteria for problem football betting across five continents during the year before the survey, and 0.7–6.5% meet criteria for problem betting during their lifetime (notwithstanding differences in cut-offs among assessment instruments) (Binde, 2020).

An almost casual treatment of gambling by authors until about 1950 tended to engender absolute acceptance or rejection. There was also a general inclination to consider gambling as a single activity with little recognition of its diverse forms and various effects (Lintonen, 2019).

In sub-Saharan Africa, the Betting industry is in many parts of SSA, such as Nigeria, South Africa, and Kenya, which at times is coupled with weak regulatory environments. Young people are increasingly exposed to betting practices (Clark, 2019). A recent survey evaluating betting related activities in 3,879 people aged between 17 and 35 based on the African People Charter in Kenya, Uganda, South Africa, Ghana, Nigeria, and Tanzania found that 54% of people in SSA have engaged in some form of betting activity (Walker, 2019).

Kenya is proposed as the country with the highest number of people who had previously participated in betting or betting at 76% followed by Uganda at 57% while Ghana had the lowest number at 42% (Carrig, 2001). Due to their high propensity for risk taking, and not being aware of the potential undesirable effects of such behaviors example poor physical health, disrupted familial/peer relationships, increased risk of crime, poor academic performance, and an increased risk of mood disorders and suicide, young people's engagement in betting recreation may culminate in GD (Dominic, 2015).

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Sub-Saharan Africa is home to the world's largest people full population 24 with eight of the world's top 10 countries with the youngest populations currently being in SSA and by 2050 the region will be home to all 10 and 25 yet only a handful of studies exist on GD and their associated problems among young people (Wickwire, 2019)

In Tanzania, betting income generation behavior practiced even before the establishment of formal betting stations, while some sections said people usually placed informal bets whenever the fierce old rivals Yanga and Simba in early 1930s (King, 2019). Though, pool betting and lotteries was the first recorded betting as it is the only allowed form of betting in the country, which was previously regulated under the Pools and Lotteries Act, 1967 and National Lotteries Act, 1974. In 1985, the government introduces a new economic reform that saw only the national lottery as the only significant gaming activity in the country by then the defunct National lotteries (Lupu, 2019).

Further in 1992 the economic liberalization policy and reform programs and especially the enactment of the National Investment Promotions and Protection Act of 1992, and the 1997 Tanzania Investment Act change the overall landscape in major investments projects, and stimulate leisure and tourism related investment in the country and the continued economic reform gave birth to the formulation of the National Policy on Gaming Activities and subsequently the enactment of the Gaming Act Cap. 41, hence the Gaming Board of Tanzania (Chris, 2020).

In 2003, the government decided that it needed to regulate this sector more effectively with the enactment of the Gaming Act of Tanzania that established the body, the Gaming Board of Tanzania to oversee the betting industry, issue licenses to operators and collect taxes from betting premises. Although, the country has a reputation of being a pioneer in the field of betting on the African continent, though, all most common forms of betting are legal in the country includes, sports betting, casino, poker and lottery and it's one of the first East African Countries to regulate online gaming in 2012 is Tanzania (Stokes, 2022). In 2012, Internet Gaming Regulations came into being, and the first online betting site licensed by Tanzanian authorities' iplay8casino.com began operating in 2013 and others followed after that.

Tanzania sports betting is the biggest particularly football betting occupies a large portion of people's daily activities which is booming in the and it is proposed in 2018 according to statistics by the Tanzania Gaming Board (TGB) show that there are 2,684 betting stations countrywide, with most of them, about 1,344, being in city of Dar es Salaam alone and betting is a major source of national revenue hitting Sh1.4 billion a month. Although, what can be said is that the country is deeply rooted with sports as it is said in early years Yanga and Simba are the two oldest clubs in the country dating back to 1930s (Chris, 2020).

Statement of the problem

Betting income generation behavior are the daily reality for large numbers of people in Tanzania especially Youth. In 2012, Tanzania released the findings of the participation of people in betting activities (TGB) survey which found those nearly ten people, eight of them are practice betting income generation

behavior like casino betting games and pool table betting games (Abbott *et al.*, 2018). In a Tanzania survey by the guardian on Sunday has revealed that sports betting shop are cropping up rapidly in all country's major urban centers as more Tanzanians, mostly young males below the age of 30, not only but also women get hooked to betting (Clarke, 2019).

Tanzania has strong football fan base making it a potentially huge market for betting. Betting income generation behavior usually peak when popular football leagues around the world such as the English premier league, Spain's La Liga and the German Bundesliga hot soccer matches (Substance Abuse and Mental Health Services Association, 2010). Driven by their love for foreign football leagues and high poverty and unemployment levels, thousands of peoples across Tanzania are increasingly turning to betting. Some of companies that offer sports betting services in Tanzania include Premier Bet, Supabets, M-Bet, Mkeka Bet, William Hill, Sport Pesa, Bet Pawa, Parimatch, Wasafi Bet, 1Xbet, 22Bet, Sporty Bet, Meridian Bet, Gal Sport, 10 Bet, Princess Bet, Biko Sports, Betway, Betika, Gwala Bet and other firms (Stanek, 2019). A member of parliament, warned the government in the recently-concluded parliamentary session that betting income generation behavior addiction among peoples especially Youth has now become national crisis (Sareen, 2016).

The lawmaker said the country's peoples, mostly young men and women were spending too much time in betting income generation behavior than r instead of engaging themselves in education or some productive activities (Wheaton, 2019). This has been revealed that betting income generation behavior among youth are a worldwide phenomenon and that problem is several in Tanzania. Rate of people in practice predatory betting are high. Exposure to predatory betting income generation behavior among youth leaves physical marks on the brain that can impact a person for the rest of their life (Thomas, 2016).

In 2012, Internet Gaming Regulations came into being, and the first online betting site licensed by Tanzanian authorities' iplay8casino.com began operating in 2013 and others followed after that. Gonsal (2018), in Tanzania sports betting is the biggest particularly football betting occupies a large portion of people daily activities which is booming in the and it is proposal in 2018 according to statistics by the Tanzania Gaming Board (TGB) show that there are 2,684 betting stations countrywide, with most of them, about 1,344, being in city of Dar es Salaam alone and betting is a major source of national revenue hitting Sh1.4 billion a month.

Betting income generation behavior are among the youth major affecting the residents of Akheri, Kikwe and Seela Sing'isi wards people has impacts of betting income generation behavior to people and key achieve other development outcome for people, their communities and nations but they affecting in financial, physical and mental fit because some of people through betting income generation behavior cause to enter in some behavior which are not good like mental health, Young gamblers often engage in other addictive behaviors', such as alcohol and other substance use, smoking, and robbery (Brooks, 2019). This study is more specific as to examine the impacts of betting income generation behavior among youth was conducted at Akheri, Kikwe and Seela Sing'isi wards at Arumeru, Arusha Tanzania.

LITERATURE REVIEW

Behaviourism

Is a theory of learning based on the idea that all behaviors are acquired through conditioning, and conditioning occurs through interaction with the environment (Burriss & Wagenaar, 2013) Behaviorists believe that our actions are shaped by an environmental stimulus, mostly of youth engage on betting as an income generation behavior which involves a socio-economic status on problematic betting behavior has received limited attention in the literature (McGowan *et al.*, 2020; Welte *et al.*, 2021), as has religion (Welte *et al.*, 2021) and ethnicity (Blinn-Pike *et al.*, (2020), In the absence of extensive youth-specific data, knowledge of adult betting is often applied to adolescent gamblers (McGowan *et al.*, 2020). This clearly has limitations, given the not insubstantial differences between the two groups in relation to patterns of betting and response to the behavior, as well as more general developmental differences.

Moreover, whilst it is important to investigate impacts of betting towards income generation behavior amongst youth in its own right it is also interesting to note that adolescence may be an important period in the development of problem betting later in life as evident in studies amongst adult problem gamblers which have identified that most of these individuals began betting at a young age (Shaffer & Hall, 2021, Winters *et al.*, 2021).

The following are the strength of Behaviorism Theory

- It allows the learner to focus on one goal.
- It provides clear predictions about the behaviour of specific group under certain conditions
- It states the specific and objective outcomes for specific group who are learning.
- It emphasizes objective measurement.

The following are the weakness of Behaviorism Theory

- Behaviorism fails to explain the development of human languages in terms of awareness.
- Effect of environment in shaping the behaviour of a human, is not taken into consideration by the behaviorists. Generally, this theory is adopted in the study so as to identify and explore in deeper how people in the study area engage in betting towards income generation behavior through football betting by considering the research questions which enabled the researcher to get different information, views and opinions or perceptions concerning betting as an income generation behavior.

Worldwide view on betting

Overall, 31.5 are classified as problem gamblers, Youth as at-risk gamblers and 31.5% as non-problem gamblers (as defined by the youth-adapted problem betting screen DSM-IV-MR-J 2018 survey). However, comparisons over time are indicative due to changes in the research design, specifically, in this context, the move to an online methodology for part of the sample in 2018 and the full sample in 2019 allowed for the addition of a question which identified past 12 months gamblers more accurately, hence increasing the number of respondents who

qualify for the betting screen (Binde, 2020)

When grossed up to population figures, the 1.7% of young people classified as problem gamblers equates to approximately 55,000 11-16-year old in England, Scotland and Wales. Boys are more likely to be classified as problem gamblers (2.0%) than girls (0.7%), which is in line with comparative research studies among adults and underlines the higher prevalence of betting among boys noted throughout the main report (Binde, P., 2020) The most common betting activities as an income generation behavior that young people have spent their money on in the past 7 days are placing a private bet for money (5%) and fruit/slot machines (4%). Overall, the pattern of young people's participation is consistent with previous years in terms of the activities they choose, who they are with (typically their parents/guardians) and where it takes place (usually fruit machines in a family arcade or private bets with friends). However, there is a small but significant increase in online betting since 2018 (from 1% of 11-16-year old, to 3% in 2019) (Uecker & Stokes, 2021) The rates of betting in the past week (11%) are lower than drinking alcohol (16%), but higher than using e-cigarettes (7%), smoking tobacco cigarettes (6%) or taking illegal drugs (5%). As observed in the 2017 and 2018 surveys, the findings suggest a relationship between these potentially harmful activities and betting, with those who have spent their own money on betting in the past 7 days more likely to have drunk alcohol (41%), taken drugs (21%) or smoked either a tobacco cigarette (25%) or an e-cigarette (27%), compared with 11-16 year old who have not gambled (Uecker & Stokes, 2022).

Betting view in Africa

The first experience of betting for most young people is playing on fruit/slot machines, mentioned by 23% of 11-16-year-olds who have ever gambled, which is a consistent finding year on year. The main reason given for betting in the past 12 months is 'because it's fun' (55%). Among those who do not gamble, the main reason given for not doing so is the fact that it's illegal and they are too young to take part (56%) (Stokes, 2021).

Across different countries like Nigeria, Ghana, Niger, South Africa, Sierra Leone, and Comoros Island, it has been reported that scratch tickets are a popular betting amongst young people (Ólason *et al.*, 2006; Jackson *et al.*, 2018; Delfabbro *et al.*, 2005, Department of Internal Affairs, 2008; Wood & Griffiths, 2018). This may be due to their easy accessibility (Griffiths, 2020) and the fact that they are often purchased by parents and given to their children (Felsher *et al.*, 2020; Wood and Griffiths, 2018). Lottery tickets have also been identified as being commonly bought by parents on behalf of their child (Fisher, 2020; Splevins *et al.*, 2020; Wood and Griffiths, 2018), with betting on the Lottery one of the most common forms of betting undertaken by young people (Jacobs, 2020; Wardle *et al.*, 2019; Felsher *et al.*, 2019a; Felsher *et al.*, 2020b; Gupta & Derevensky, 2021; Department of Internal Affairs, 2018).

The most recent Nigeria betting Prevalence Survey found that 42% of young people aged 16-24 years had participated in the National Lottery Draw in the last year (Wardle *et al.*, 2019) and a review of research from Canada and the US found that lottery games were favored by young people (Jacobs, 2020). Jacobs (2020) also notes that there was an increase in the number of

young people betting following the introduction of state or provincial lotteries into an area.

Playing betting games on the Internet without any financial outlay has been shown to be common amongst young people (Ólason *et al.*, 2021; Griffiths & Parke, 2020; Griffiths & Wood, 2017; Hardoon *et al.*, 2022), with a recent study identifying that of the 8% of the young people aged 12-15 years who had played a National Lottery game on the Internet, around one third had also played the free" games on offer (Griffiths & Wood, 2017). Indeed, young people have been identified as being particularly vulnerable to remote betting opportunities (Griffiths *et al.*, 2018), not least because of their familiarity and skill in using and accessing new media (Griffiths & Parke, 2020).

Betting View in East Africa

Betting in east Africa has been heavily restricted since 1673, with east Africa's Betting Act of 1965 officially banning all forms of betting except betting on horse racing which existed as a sporting activity (Stephen *et al.*, 2020). In the late 1970s casinos started operating in the Kenyan (the nominally independent areas called homelands) of kikuyu, and Kamba. Problem Betting Prevalence Study 2018, only native Kenya lived there and most citizens couldn't access those gaming establishments. By 1995 an estimated 2000 illegal casinos were believed to be operating within the country. In 1994, when the new democratic government came to power, all forms of betting were legalized, (Killick *et al.*, 2018). In 1996 the National Betting Act instituted a system of licensed casinos and a single national lottery. Horse racing was also proclaimed betting activity (Cortis, 2015).

The National Betting Act of 1996 made provisions for the regulation of betting activities and promotion of uniform norms and standards in relation to betting throughout the country (Gleeson, 2018). It gave definitions to different betting notions, described how the 40 betting licenses should be distributed among the provinces and provided information on liability.

It also established the National Betting Board, an organization responsible for the supervision and regulation of the betting industry. Silverio, Manuel (July 26, 2021), this change in legislation saw the establishment of legal casinos, a national lottery and other forms of gaming. In 2004, another National Betting Act repealed the Act of 1996. And in 2008 The National Betting Amendment Act was introduced.

Betting View in Tanzania

Tanzania, an East African Nation officially called the United Republic of Tanzania faces the Indian Ocean and borders seven other countries Burundi, Kenya, Malawi, Mozambique, Rwanda, Uganda and Zambia. With estimated population of over 50 million residents and 33.05 percent living in urban areas according to 2018 UN report (Stokes, 2021).

Although, betting in Tanzania is a practice that existed since even before the establishment of formal betting stations, while some sections said people usually placed informal bets whenever the fierce old rivals Yanga and Simba in early 1930s. Though, pool betting and lotteries was the first recorded betting as it is the only allowed form of betting in the country, which was previously regulated under the Pools and Lotteries Act, 1967

and National Lotteries Act, 1974. (Dominic, 2015), in 1985, the government introduces a new economic reform that saw only the national lottery as the only significant gaming activity in the country by then the defunct National lotteries.

Further in 1992 the economic liberalization policy and reform programs and especially the enactment of the National Investment Promotions and Protection Act of 1992, and the 1997 Tanzania Investment Act change the overall landscape in major investments projects, and stimulate leisure and tourism related investment in the country and the continued economic reform gave birth to the formulation of the National Policy on Gaming Activities and subsequently the enactment of the Gaming Act Cap. 41, hence the Gaming Board of Tanzania, (Sibanyoni, 2020).

In 2003, the government decided that it needed to regulate this sector more effectively with the enactment of the Gaming Act of Tanzania that established the body, the Gaming Board of Tanzania to oversee the betting industry, issue licenses to operators and collect taxes from betting premises (Stephen, 2018).

Although, the country has a reputation of being a pioneer in the field of betting on the African continent, though, all most common forms of betting are legal in the country includes, sports betting, casino, poker and lottery and it's one of the first East African Countries to regulate online gaming in 2012 is Tanzania. In 2012, Internet Gaming Regulations came into being, and the first online betting site licensed by Tanzanian authorities' iplay8casin.com began operating in 2013 and others followed after that.

Finally, in Tanzania sports betting is the biggest particularly football betting occupies a large portion of individual daily activities which is booming in the and it is reported in 2018 according to statistics by the Tanzania Gaming Board (TGB) show that there are 2,684 betting stations countrywide, with most of them, about 1,344, being in city of Dar es Salaam alone and betting is a major source of national revenue hitting Sh1.4 billion a month.

MATERIALS AND METHODS

The study comprised with description of area of the study, Research design, study population, sample size and sampling procedures, methods for data collection, data analysis, validity and reliability of the study and ethnically considerations.

Description of Area of the Study

Akheri, Kikwe and Seela Sing'isi wards was established in 1976. In 1920's during Germany colonial rule, Akheri ward was known as Lake Duluti because it is found near Lake Duluti. The native tribes of Akheri, Kikwe and Seela Sing'isi wards are Meru, Chaga and Wa-arusha peoples who are famous in cultivation of coffee, bananas and keeping animals. Akheri, Kikwe and Seela Sing'isi wards are among the three wards which found in Meru District Council in Arusha Region, Akheri ward covered by the following villages including Patandi village, and Akheri, Kikwe ward it involves the villages like kikwe, Nguruma village, Nambala, Maweni village and karangai village, Seela Sing'isi ward it involves the villages like Seela Sing'isi village, Malalavillage and Malala village.

Research Design

The researcher used cross sectional research design, through this research design the researcher was able to collect enough information so as to answer objectives of the study and research questions to have deep investigation of the impacts of betting towards income generation behavior among youth at Akheri, Kikwe and Seela Sing'isi wards.

Study Population

The study population are known, according to the 2022 National Census in a national statistical data a population are about a total population of people who live in Akheri ward are about 17,236, Seela Sing'isi ward their population are 11,756 and Kikwe ward their population are 10,965.

Sample and sampling Techniques

Sample Size

The study was use 300 respondents as a sample size which helps to gain the facts and perceptions concerning with the study.

According to Yammane's 1967

Formula

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

Whereas

N – Represent population of the study area

n_ sample size

e - Represent marginal of errors

$$\text{Therefore: } \frac{39957}{1 + 39957(0.05)^2}$$

$$= \frac{39957}{39958 * 0.0025}$$

$$= \frac{39957}{99.895}$$

$$n = \frac{39957}{99.895}$$

$$n = 400$$

According to Cochran's 1977 formula used to reduce the sample size

$$n = \frac{no}{1 + (no-1)/N}$$

$$\frac{400}{1 + (400-1)/39957}$$

$$\frac{400}{1 + 399/39957}$$

$$\frac{400}{1.009985734664764621}$$

$$396$$

$$\text{Then } \frac{303}{1 + (303-1)/39957}$$

$$\frac{303}{2.007558124984358}$$

$$300$$

Therefore, the sample size of the study was use 300

Table 1: Distribution table of sample size

Respondents	Sample size	Sample size %
Key informants which includes Community Development Officers (CDOs) or Ward Executive Officers (WEOs) and community members (elders)	72	24%
Youth	228	76%
Total	300	100%

This study engaged 300 respondents from the study area in order to minimize cost and save time during collection of data. The respondents of this study included youth who are victims and who are not victims, community members especially

elders including men and women, ward executive officers or community development officers.

RESULTS AND DISCUSSIONS

This chapter presents findings from respondents. It presents data that was analyzed as well as discussion of the findings. The findings describe those data obtained from respondents from demographic characteristics of respondents includes age, sex, marital status, education level and occupation. Also the findings present findings based on specific objectives of the study includes the factors influence youth engage on betting, the negative economic impacts towards income generation behavior among youth, the negative social impacts towards income generation behavior among youth, the best alternative sources of income generation behavior among the youth, the opinions of elders about betting towards income generation behavior among youth.

Demographic Characteristics of the respondents

This part presents age, sex, marital status, education level and occupation.

Age of respondents

Age of respondents has been presented to table 2

Table 2: Age of respondents

Age	Frequency	Percent
18-27	107	35.7
28-37	86	28.7
38-47	66	22
48 and above	41	13.7
Total	300	100

Source: Research findings, 2024

Table 2 presents data on the age distribution of the respondents. It provides information of the frequency and percentage of respondents in each age group. And the first group start from 18 years up to 27 years this group which have high respondents for frequency of 107 and the percent was 35.7, and second group was 28 to 37 has 86 respondents and their percent was 28.7, another group was 38 to 47 their respondents are 66 for 22% and last group start with 48 and above which have 41 respondents for 13.7 percent.

These findings provide insights into the age composition of population study which used for demographic analysis, targeted which helps to require on understanding of the age distribution.

Sex of respondents

The sex of respondents has been presented to table 3

Table 3 presents the findings on sex distribution of respondents. It provides on frequency and percentage of respondents on each sex category. The table includes two categories which are male and female, whereby male has 187 respondents and their percent was 62.3 and female has 113 respondents and their percent was 37.7.

From this table, present the sex distribution of respondents and high group of respondents was male group because their

Table 3: Sex of respondents

Sex of respondent	Frequency	Percent
Male	187	62.3
Female	113	37.7
Total	300	100

Source: Research findings, 2024

respondents were 187 compared with female their respondents was 113, the information provided valued for demographic analysis that require understanding of the gender distribution with in the sample in the population study.

Marital status of respondents

Table below show the marital status of the respondent’s shows if the respondents was married, single, divorced and widowed.

Table 4: Marital status of respondents

Marital status	Frequency	Percent
Married	98	32.7
Single	177	59
Divorced	17	5.7
Widowed	8	2.7
Total	300	100

Source: Research findings, 2024

The table 4 above show the marital status of respondents in terms of frequency and percentage.

The largest proportion of respondents’ falls into single has 177 responses with 59%, followed by married 98 with 32.7%, followed by divorced 17 frequencies and their percent are 5.7 and last widowed has 8 respondents with 2.7 percent.

The findings provide insights into marital status distribution of the targeted population, this information can be useful for demographic analysis require on understanding of the distribution of marital status with sample of the population.

Level of education of respondents

Table below show the level of education respondents if the respondents are educated or not.

Table 5: Level of education of respondents

Level of education	Frequency	Percent
primary education	78	26
secondary education	140	46.7
college education	54	18
university education	26	8.7
informal education	2	0.7
Total	300	100

This table present the information of respondents on education level of respondents. It includes frequency and percentage.

According to the findings from the above table high respondents has under the secondary level of education their frequency is 140 and their percent are 46.7 primary, followed by primary education their respondents are 78 and their percent are 26, followed by college education the respondents are 54 and their percent are 18, followed by university education their respondents are 26 and their percent are 8.7, and last it was informal education are 2 and their percent are 0.7.

These findings provide insights information into educational background of targeted population the information helpful to analyze the educational attainment of respondents, understanding the qualifications and to know educational diversity with the sample.

Occupation of respondents

Under this sub section present occupation or activities of the respondents. Findings presented below on table 6.

Table 6: Occupation of respondents

occupation	Frequency	Percent
Farmers	89	29.7
Employed	86	28.7
business woman/man	102	34
Other	23	7.7
Total	300	100

Source: Research findings, 2024

Table 6 presents data on the occupation of the respondents. It presents in terms of frequency and percentage for each group.

The highest group which show the business woman /man has 102 respondents and their percent are 34, followed by farmers has respondents 89 and their percent are 29.7, followed by employed has 86 respondents and their percent are 28.7 and last group are others has followed on smallest has 23 respondents and their percent are 7.7.

These findings provide insights information based on occupation of respondents of the targeted population through their respondents, the information it helpful for analyze employment status of the respondents and understanding their occupational diversity with the sample.

Findings based on specific objectives of the study.

The findings presented bellow have aim to present what was obtained from respondents based onthe specific objectives of the study as it aims to meet general objectives of the study.

5.2.1 To examine the factors influence youth engage on betting, under these objectives there are the three questions based on this objective.

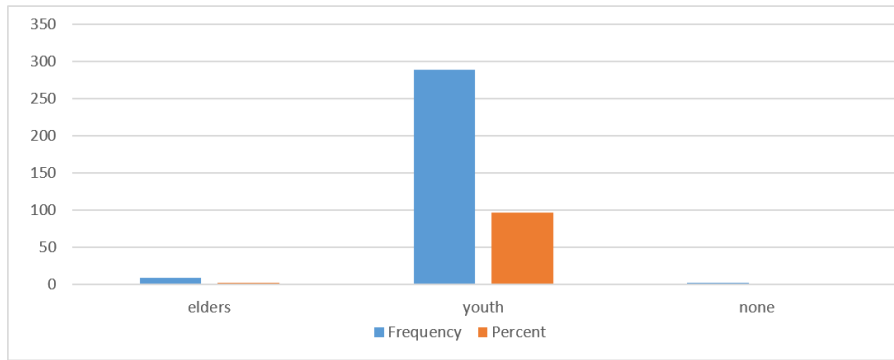


Figure 1: Findings of the question one under the first specific objective of the study.

Figure 1 present that the most group of youth are engaging on betting in the ward as income generation behavior from the findings show that were 289 (96.3%) of respondents said that the most group who engaging on betting as an income generation behavior are youth, and 9 (3%) respondents said

elders also engage on betting, and respondents 2 (0.7%) said that were none group engage on betting so according to the figure 1 helpful to present the findings that the most group who engaging on betting as an income generation behavior are youth.

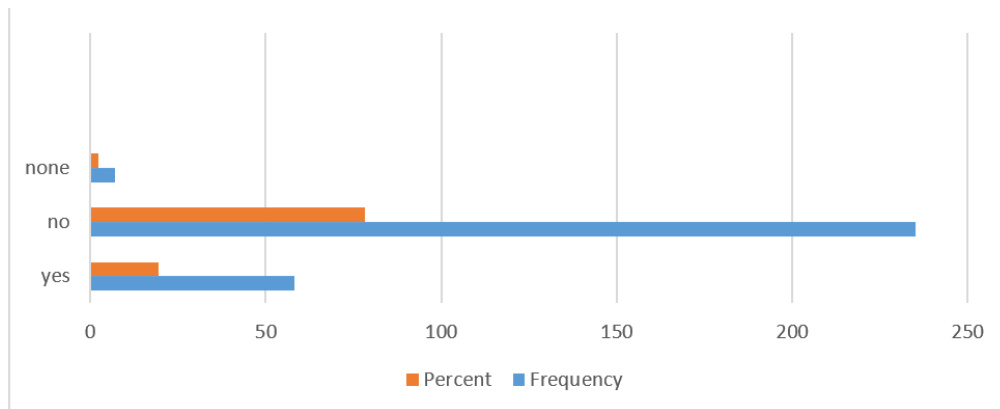


Figure 2: Do elders and women as engage on betting as an income generation behavior?

Figure 2 show that were 235 (78.3%) of respondents said no means no elders also no women have engage on betting as an income generation behavior, but also respondents 58 (19.3%)

said yes means that were women and elders are engage on betting as an income generation behavior and

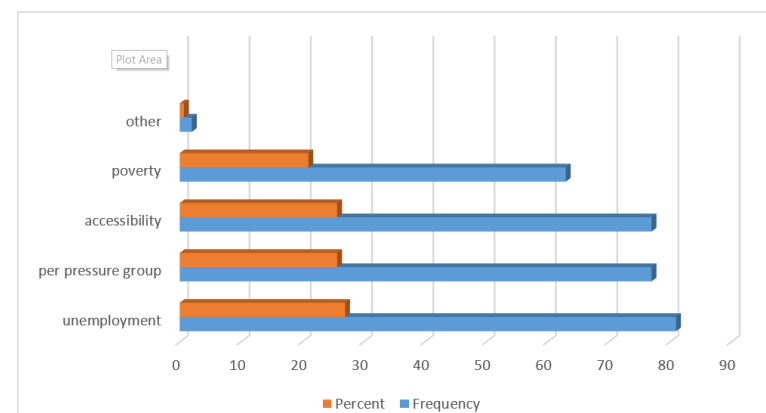


Figure 3: What are the factors influencing youth engage on betting?

The figure 3 above show that were the most factor which cause the youth to engage on betting was unemployment mostly of the youth have no employment whether self

or employed from the findings show the respondents 81 (27%), followed by another factor accessibility in terms of smartphones and internet also show that factor cause

youth to engage on betting respondents 77(25.7%) and peer pressure group through convincing power from their friends also show that factor cause youth to engage on betting, respondents 77 (25.7%) and another factor was poverty respondents 63(21%) said that factor cause the youth to engage on betting and other factors respondents

2(0.7%) are said there are other factors which caused youth to engage on betting. What are the negative economic impacts towards income generations behavior among the youth? There is the one question based on this objective.

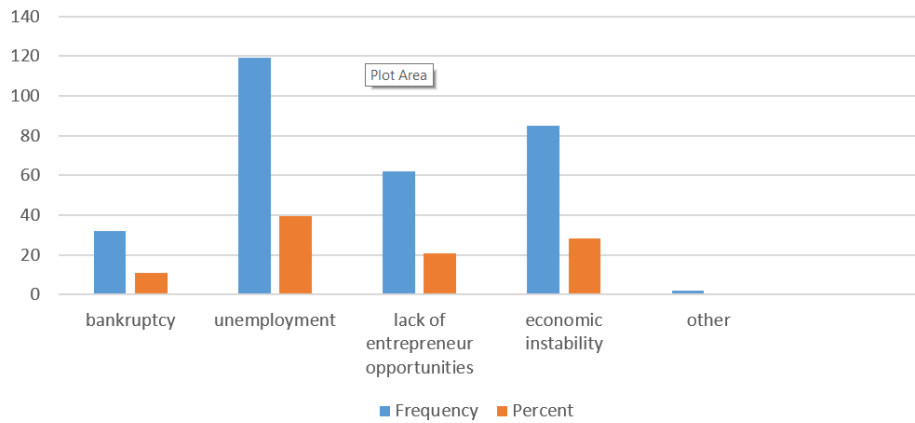


Figure 4: What are the negative economic impacts towards income generations behavior among the youth?

Figure 4 present the findings from respondents 119(39.7%) said that negative economic impacts towards income generations behavior was unemployment, followed by 85(28.5%) respondents said that economic stability it's the negative economic impacts towards income generations behavior, 32(10.7%) respondents are said the negative economic impacts towards income

generations behavior was lack entrepreneur opportunities and last 2(0.7%) respondents said that there are other negative economic impacts towards income generations behavior. What are the negative social impacts towards income generation behavior among youth?

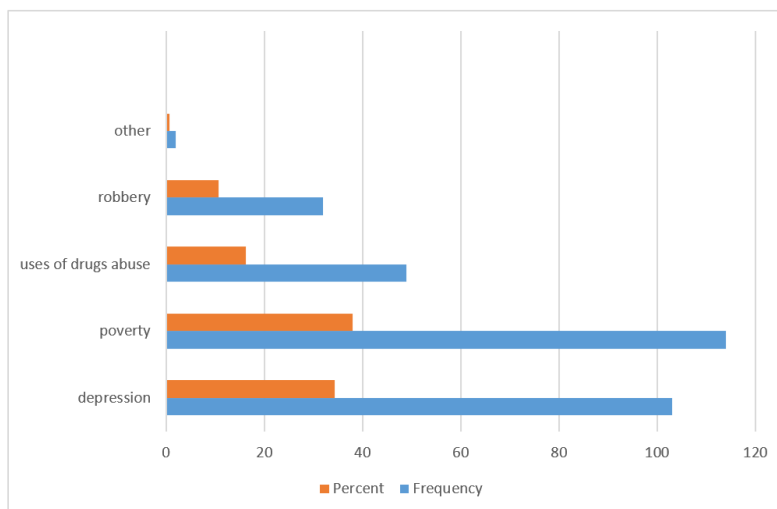


Figure 5: What are the negative social impacts towards income generation behavior among youth?

Figure 5 present the findings from respondents 114(38%) said that negative social impacts towards income generations behavior was poverty, and 103(34.3%) respondents said that depression it's the negative social impacts towards income generations behavior, 49(16.3%) respondents are said the negative social impacts towards income generations behavior was uses of drugs abuse,

followed by 32(10.7%) are said that negative social impacts towards income generations behavior and last 2(0.7%) respondents said that there are others negative social impacts towards income generations behavior.

Do you think what are the best alternative sources of income generation behavior among the youth?

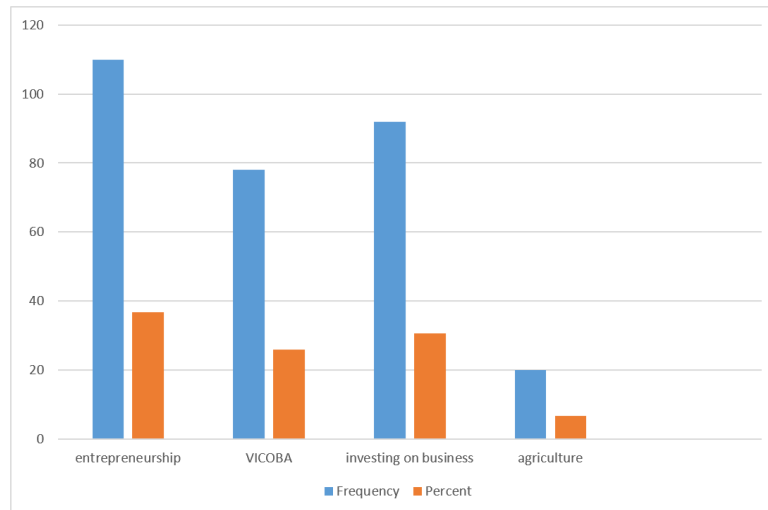


Figure 6: Do you think what are the best alternative sources of income generation behavior among the youth?

Figure 6 present the findings from respondents 110(36.7%) said that entrepreneurship it was best alternative source of income generation behavior among the youth, followed by 92(30.7%) respondents said that investing on business it was best alternative source of income generation behavior among the youth, followed by 78(26%) respondents are said that VICOBA it was the best it was best alternative source of income generation

behavior among the youth, followed by 20(6.7%) are said that agriculture it was best alternative source of income generation behavior among the youth, means that youth should be responsible to use the best alternative as a sources of income generation behavior. What is your opinions about betting towards income generation behavior?

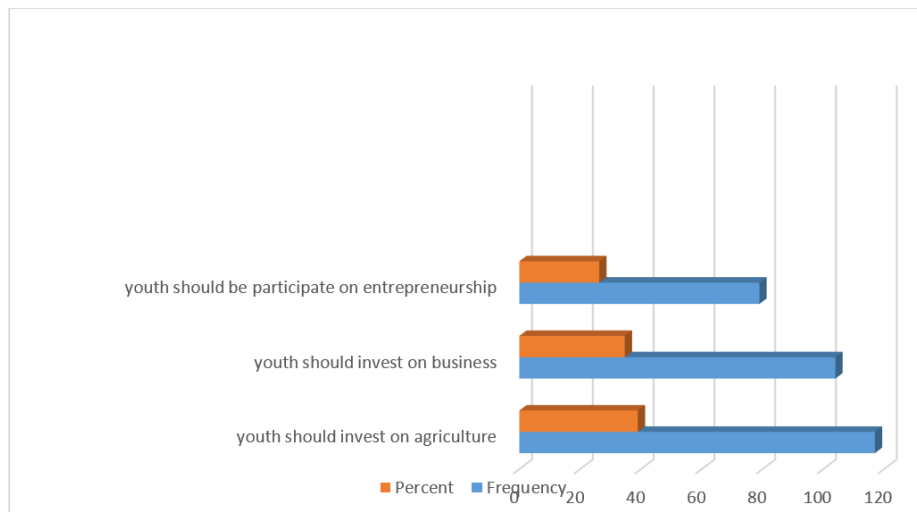


Figure 7: What is your opinions about betting towards income generation behavior?

Figure 7 present the findings from respondents 117(39%) said that youth should invest on agriculture, followed by 104(34.7%) respondents said that youth should invest on business, followed by the last opinion from respondents 79(26.3%) said that youth should be participate on entrepreneurship.

CONCLUSION

The study aimed to examine the impacts of betting on income-generation behavior among youths. The specific objectives were to examine the factors that influence youth to engage in betting. To assess the negative economic impacts on income generation behavior

among youth. To determine the negative social impacts towards income generation behavior among youth. To assess the best alternative sources of income generation behavior among the youth. To examine the opinions of elders about betting towards income generation behavior among youth. The findings from the different tables in chapter four are summarized as follows: The majority of the respondents were in the age range of 18-37 years, comprising 64.4% of the sample. Male respondents constituted a larger proportion (62.3%) compared to female respondents (37.7%). The highest percentage of respondents were single (59%), followed by respondents who were widowed (5.7%) and divorced (2.7%). The

highest percentage of respondents had secondary level education (46.7%), followed by primary education (26%) and university education (8.7%). The majority of respondents were either business woman or man (34%) or farmers (29.7%).

A larger percentage of respondents indicated that the most group of youth are engaging on betting in the ward as income generation behavior from the findings show that were 289 (96.3%) of respondents said that the most group who engaging on betting as an income generation behavior are youth. Also the large respondents 235 (78.3%) was said no elders also no women have engage on betting as an income generation behavior, but also respondents 58 (19.3%) said yes means that were women and elders are engage on betting as an income generation behavior. And large of respondents indicates that the most factor which cause the youth to engage on betting was unemployment mostly of the youth have employment whether self or employed from the findings show the respondents 81(27%), followed by another factor accessibility in terms of smartphones and internet also show that factor cause youth to engage on betting respondents 77(25.7%) and peer pressure group through convincing power from their friends also show that factor cause youth to engage on betting respondents 77 (25.7%).

Recommendations

Recommendations to youths and community members:

- i. Increase awareness: Educate youths and community members about the negative consequences of impacts of betting towards income generation behaviour.
- ii. Develop alternative sources of income generation behaviour: Encourage youths and community members to engage in constructive and productive activities such as a community involvement in agriculture programs, entrepreneurship programs in order to divert their attention from betting by Promote the development of skills and talents that can contribute to their personal growth and future success.
- iii. Seek support networks: Encourage youths and community members to seek support from trusted individuals, such as parents, teachers, or counsellors, if they are facing peer pressure or struggling with betting as income generation behaviour. Emphasize the importance of open communication with in the family and seeking help when needed.
- iv. Financial literacy: Provide youths and community members with education on financial management and the importance of saving and investing money wisely. This can help them make informed financial decisions and avoid the desire for quick financial gains through betting as income generation behaviour.

Recommendations to education institutions

- i. Incorporate betting education: Integrate betting education into the curriculum to raise awareness among students about the negative consequences associated with betting. Teach them about the best alternatives sources of

income generation behaviour and financial literacy.

- ii. Counselling services: Establish counselling services centres within educational institutions to support students who may be struggling or affected with betting as income generation behaviour related to peer pressure group. Provide a safe and confidential environment where students can seek guidance and support for them.

- iii. Participation and inclusivity activities: Offer a variety of extracurricular activities that promote healthy lifestyles, team building, and personal development. Encourage students to participate in sports, clubs, and community engagement, which can serve as alternatives to betting and help foster positive social connections.

- iv. Collaboration with parents: Foster collaboration between educational institutions and parents/guardians to ensure consistent messaging about the negative consequences of betting as income generation behaviour. Provide resources and workshops for parents to enhance their understanding the negative consequences of betting as income generation behaviour and how to support their children.

Recommendations to the government especially policy makers

- i. Regulatory measures: the ministry which it was responsible to Implement and enforce strict regulations and policies related to betting, particularly targeting youth participation now it's a right time amend the laws and policies because mostly of the youths are affected so should be o find other alternatives.

- ii. Education campaigns: Launch public awareness campaigns to educate the general public, including youths, about the negative consequences of betting as income generation behaviour. Utilize various media platforms to reach a wide audience and promote the best alternatives of income generation behaviour

- iii. Financial support services: Allocate resources for the development and enhancement of financial support services for youth struggling with betting addiction. Ensure the availability of financial supports, counselling services, and treatment programs for those who are affected.

- iv. Collaboration with stakeholders: Foster collaboration between government agencies, educational institutions, community organizations, and other stakeholders to address this issue holistically. This includes sharing information, resources, and expertise to develop comprehensive strategies in different interventions or projects related to youth.

- v. Research and monitoring: Invest in research and monitoring initiatives to understand the evolving the betting and its impact to the youths and community. This can inform evidence-based policies and interventions and ensure effective implementation on different policies.

Recommendation to stakeholders

- i. Consultation with experts in seek the advice in field related to betting especially in economic and youth

development to gain a better understanding the negative impacts of betting towards income generation behaviour among the youth.

ii. Stakeholders should be responsible on continuous learning from their implementation and evaluation of their betting activities for the purpose to adapt changing circumstance over time for the purpose to come up with other ideas of income generation behaviour among the youth without to consider betting as income generation behaviour among the youth.

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