

Determinants of Youths Involvement in Gambling Games at Meru District Council, Arusha Region

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The undersigned certify that they have read and hereby recommend for acceptance by Tengeru Institute of Community Development the dissertation entitled: “Determinants of Youths' Involvement in Gambling Games at Meru District Council, Arusha Region” in partial fulfillment of the requirements for the award of the Master of Community Development degree at Tengeru Institute of Community Development (TICD), Arusha, Tanzania.

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DECLARATION

I, Nyafuru Bugwema Chiremeji, declare to Tengeru Institute of Community Development (TICD) that this report is my own original work and that it has not been presented and will not be presented to any other higher learning institution for a similar or any other degree award.

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ABSTRACT

The purpose of this study was to assess the determinants of youth's involvement in gambling games at Meru district council, Arusha region.

Around 26% of the population gamble globally. 1.6 billion People worldwide are gamblers. 4.2 billion People gamble at least once every year; a recent study carried out across 44 countries revealed that 56% of those surveyed have gambled at least once in the past 12 months. In 2022, globally, 63% of the audience falls between 18–34 years old, and 37% of the gambling population is 35+ years old (Johnson, 2023). The game board of Tanzania (GBT) presents the increase of revenue from TZS 132 billion in 2020/2021 to TZS 140 billion in 2021/2022 (Gadosa Lamtey, 2022). Youth's gambling games have resulted in a decrease in the workforce within society. This trend often leads to financial losses for the majority of youth, pushing them into bad debt because they borrow money from their friends in order to satisfy their interest in gambling. (Habibu, 2019). The study focuses on examining the influence of attitudes toward youth involvement in gambling games, determining the factors influencing youth involvement in gambling games, and determining the effects of youth involvement in gambling games in Meru District Council. The study uses a cross-sectional research design. The study uses 390 gamblers who were selected at random.

The findings show that gambling is a widespread activity among the participants, driven by financial motivations, social pressures, and the accessibility of technology. While many participants find gambling exciting and perceive it as a quick way to make money, the negative consequences, such as financial problems, mental health issues, and strained relationships, are substantial. Moreover, technology and unemployment appear to play significant roles in encouraging gambling behavior.

The research recommends that the government and non-government organizations should provide education to the youth and the community about the impact of gambling, which will affect the whole community, and this will help to reduce the number of youth who borrow money to support their gambling games, to reduce thieves and liars in the society, and it will help to maintain good relationships between community members.

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LIST OF ACRONYMS AND ABBREVIATIONS

CAGR	Compound Annual Growth Rate
DC	District Council
GBT	Gaming Board of Tanzania
GGR	Gross Gaming Revenue
KES	Kenyan Shilling
PBT	Problem Behavior Theory
SPSS	Statistical Package for Social Science
TPB	Theory of Planned Behaviour
TZS	Tanzanian Shilling
US	United State
USD	United States Dollar
ZAR	South Africa Rand

CHAPTER ONE

BACKGROUND INFORMATION

➤ *Introduction*

This chapter comprises the background of the study, statement of the problem, justification or significance of the study, research objectives, research questions, scope, limitations of the study, and conceptual framework.

➤ *Background of the Study*

Gambling was around before man invented the minted currency; before people bet on money, they would gamble on their belongings like food, land, or livestock. The first record of gambling was made in 2300 B.C., and it has mostly remained the same over millennia (Pause Before You Play, 2022) After the first currency was minted in the 7th century, gambling started to use money. Gambling remained the same after that until controlled gambling environments, also known as casinos, were invented in the 1600s. People would gamble in these environments rather than in the privacy of someone's home, back alleys, or drinking establishments.

Gambling spread, modernized, and became legal in 48 states, and sometime in the 1990s, with the invention of the internet, gambling made its online debut and has since become a multi-billion-dollar industry. The first casino was invented in Italy in the 17th century; the first gambling machine was developed by Sittman and Pitt in New York; and around the same time, the first slot machine, which was known as the Liberty Bell machine, was invented by Charles Fey in San Francisco in 1976, which paved the way for the online video slots that followed (Frometa, 2021). In 2000, online gambling became a multibillion-dollar industry by the end of the second millennium, and in 2010, the invention of smartphones in the 2000s brought access to gambling into the palm of someone's hand by the beginning of the next decade (Ramani, 2023).

Around 26% of the population gamble globally. 1.6 billion people worldwide are gamblers. 4.2 billion people gamble at least once every year; a recent study carried out across 44 countries revealed that 56% of those surveyed have gambled at least once in the past 12 months. In 2022, globally, 63% of the audience falls between 18–34 years old, and 37% of the gambling population is 35+ years old (Johnson, 2023). The global gambling market grew from \$449.04 billion in 2022 to \$702.45 billion in 2023 at a compound annual growth rate (CAGR) of 56.4%. According to the casino statistics, the casino and online gambling sector worldwide were estimated at roughly 207 billion U.S. dollars in 2021. There are 4,305 online casinos and online gambling businesses as of 2023, an increase of 7% from 2022. In 2021, the number was 3,683, and in 2020 even fewer, 3,328 businesses (Johnson, 2023). There are different gambling games, which are poker, casino, sports betting, bingo, lottery, and slot (YouGov's, 2021).

Sports betting is a form of gambling that involves betting on the outcome of an event (e.g., a football game) or contingencies that occur within larger events (e.g., who will kick the first goal in a football game) (Hing and Breen, 2001). Sports betting is the largest segment of the online gambling betting market in 2019. According to the data of sports gambling statistics in 2021, the most popular type of sports was football (70.6% of revenue), bets on tennis (7.4%), basketball (6.5%), cricket (3.8%), and the rest (11.8%) was generated through e-sports, betting on horses and golf. The global sports betting market accounted for USD 83.65 billion in 2022 and is expected to expand at a compound annual growth rate (CAGR) of 10.3% from 2023 to 2030. Whereby the football segment registered a market share of more than 24.0% in 2022. Following the horse-racing segment, it accounted for the second-largest market share in 2022, growing at a CAGR of over 8.0% during the forecast period. The basketball and baseball segments are also expected to witness a CAGR of more than 10% owing to increasing trends toward betting among these sports types (Sport betting report, 2023).

Poker refers to any of several card games in which a player bets that the value of his or her hand is greater than that of the hand held by another, in which each subsequent player must either equal, raise the bet, or drop out, and in which the player holding the highest hand at the end of betting wins the pot (Merriam Webster n.d.). Current statistics of gambling show that the worldwide online poker market growth was valued at \$86.2 billion in 2022. By 2030, the industry is expected to reach \$237.5 billion. There are over 450,000 live tournament poker players in the world listed in the Global Poker Index. Lottery is a game of chance in which people buy numbered tickets and prizes are given to those whose numbers are drawn by lot (Cambridge Dictionary n.d.). The global online lottery market is expected to grow to \$10.75 billion in 2023 at a compound annual growth rate (CAGR) of 7.1%, compared to \$10.04 billion in 2022 and Europe as the largest region in the online lottery market in 2022 (Sport betting report, 2023).

Bingo is a popular game of chance where the player marks off a number on a card as the number is drawn randomly by a caller (Glimne, D., 2024). There are over 100 million players of online bingo globally. The online bingo gambling market, valued at USD 60,008.22 million in 2022, will reach USD 145,424.01 million by 2030, growing at a CAGR of 11.70% during the forecast period of 2023 to 2030. 70-80% of bingo players are women (while other gambling activities are commonly pursued by men). Most online bingo players are between 30 and 50 years old. From 2016 to 2021, 4.2 billion Americans gambled poker, lottery, and casino, and only 3% of them gambled online, such as sports betting, online casinos, and online bingo. However, already in 2022, mobile devices were used for 58% of all online gambling activity. At the same time, 85% of gamblers used their mobile devices for gambling online (Sport betting report, 2023).

Gambling statistics for Canada show that in 2021, 12.3% of female gamblers and 12.9% of male gamblers played electronic gambling machines online. Before 2019, around 40% of Canadians visited casinos at least once a year. In 2022, only 26% of Canadians reported doing the same, while according to online casino statistics, more than 30% reported they gamble on their mobile apps or visit websites. From 2020 to 2022, 8% more Australians choose to gamble online rather than in person in the destined areas. In 2022, 11% of all Australians took part in some form of online gambling in the previous 6 months. In 2023, according to the sports gambling statistics, 42% of all sports and race betting was conducted via a smartphone, and 22% of these activities were conducted via a computer; thus, we can conclude that 64% of all sports betting and betting on races happens online (Johnson, 2023).

In African countries, gambling is active in one country compared to other countries, and the gambling games played are slot, sport betting, lotteries, poker, and pool, in which South Africa is the current largest gambling country in Africa, where more than 40-50% of gambling revenue is collected from sport betting, casinos, poker, and lottery. According to the National Gambling Board of South Africa, the country's gambling industry is worth ZAR 30 billion (\$2.1 billion) annually (Redfearn 2023). Nigeria is the second-largest country in Africa that has gambling activities. According to a report by the Nigerian online sports betting platform, the country's online sports betting industry is worth \$2 billion, which is estimated to be 60 million Nigerian youth engaging in gambling (Redfearn, 2023).

Kenya is another country that is most participating in gambling games, in which online gambling is most popular. The gambling industry in Kenya is estimated to be worth around KES 200 (\$1.8 billion), and seven million Kenyan youth are estimated to be engaged in sport betting.

Gambling is a global problem, and most of the people who are involved in gambling become addicted. Worldwide, 1.2–6.0% are addicted to gambling, and 6.0% of the population in Latvia has problems with gambling. China has the most gambling addicts in the world. Close to 60 million Chinese are gambling addicts, or 4% of the Chinese population. In the United States, 1.2–6.2% are addicted to gambling. This means up to 20 million Americans have gambling problems or are at risk. In Australia, 3.1% have problems with gambling. 1.2 million Canadians, or 3.2% of the population, have gambling problems. A few other European countries: Austria 1.1, Denmark 3.2%, Finland 3.3%, France 2.9%, Germany 2.3%, Italy 3.0%, Norway 1.4%, Spain 2.2%, Sweden 4%, and the United Kingdom 2.8% (Bergman 2023).

Multiple studies show the prevalence of gambling addiction among men is 1.5–2x more common than among women. The age group with most gambling addicts is 18-24, at 7.1% among 25-35 year-olds; over 5% have gambling problems. Between 35 and 54, 2.7% of the population are addicted to gambling. People older than 55 are least likely to be addicted to gambling at 0.5% (Appleby, 2017; Wong, 2016). Statistics of gambling addiction 74% of problem gamblers play slots, 33% bet on sports, and 33% play live casino. Online Gambling Addiction Statistics 2023: among problem gamblers worldwide, 77% gamble online. In the US, only 58% of problem gamblers gamble online. Worldwide, 36% of problem gamblers gamble on land-based gambling venues. In the United States, that number is 54% (AGA, 2023)

60% of problem gamblers smoke, according to 11 studies across multiple countries. When banning smoking in gambling venues in Australia, Canada, the US, and Europe, gambling revenue dropped by 15-25%. 28% of problem gamblers have alcohol problems, and 60% have had problems with alcohol in their life. 17.2% have substance abuse disorder. 69% have experienced serious anxiety or symptoms of depression in the past year. (Compared to 10.8% among non-gamblers) (Lorains, 2011).

Gambling in Tanzania is a practice that existed early in the 1900s before formal betting stations. At the same time, some people said informal bets were placed whenever the fierce old football rivals Yanga and Simba FC squared up against each other in the early 1930s. Although pool betting and lotteries were the first recorded form of gambling and the only permitted form in the country, they were previously regulated under the Pools and Lotteries Act, 1967, which states, "An act to consolidate the law relating to the pools and lotteries, to prohibit foreign pools and lotteries in Tanganyika, to make provision for the licensing of local pools and lotteries, and to provide for matters connected therewith and incidental thereto," and the National Lotteries Act, 1974, which was just the review of the Pools and Lotteries Act, 1967. In 1985, the government introduced a new economic reform that saw only the National Lottery as the only pivotal gambling activity in the country; it was formerly known as the defunct National Lottery (GBT, 2017).

In Tanzania, the common forms of gambling games that are legal are sports betting, casinos, poker, and lottery. The country is one of the first East African countries to regulate online gaming in 2012. In the same year, internet gaming regulations came into existence, and the first online gambling site, which is iplay8casin.com, licensed by Tanzanian authorities, began operation in 2013 (Peter, 2022). Sports betting is the most effective form of gambling in Tanzania, and it is reported according to statistics by the Tanzania Gaming Board (TGB) that there are over 3,584 betting shops around the country. A large chunk of those shops, 1,344, are located in the commercial city of Dar es Salaam, and 2240 are located in different places in Tanzania, like Mwanza, Dodoma, and Arusha. Betting is a significant source of revenue for the country, which gets to at least 1.4 billion shillings monthly (Chima, 2020).

➤ *Statement of the Problem*

The game board of Tanzania (GBT) presents the increase of revenue from TZS 132 billion in 2020/2021 to TZS 140 billion in 2021/2022 (Gadiosa Lamtey, 2022); the tax revenue has increased to TZS 170.4 billion in 2023/2024 (Jumanne, 2024). Where sports betting contributed over TZS 72 billion in the fiscal year 2021/2022, with gaming tax income of around TZS 20 billion. An increasing youth population also contributed to the expansion of sports betting. Tanzania's internet penetration trend is estimated to be 66% in December 2022. Because of the rise in domestic internet users, game companies that provide online services now have a larger consumer base to draw from. There are more than 25000 formal and informal jobs that have been generated, but these jobs are not enough and they are just temporary jobs; likewise, the number of betting companies in the country has increased; almost every major TV and radio station advertises betting; they motivate youths to participate in betting (Jumanne, 2024).

Youth's gambling games have resulted in a decrease in the workforce within the society, "The majority of the youth, who make up the biggest workforce for the nation, are now taking part in sports betting instead of productive work, while traditional and social media are used to encourage gambling through advertisements" (Habibu, 2019). Many youths are choosing not to participate in productive activities and instead spend a significant amount of time on gambling games in pursuit of money. This trend often leads to financial losses for the majority of youth, pushing them into bad debt because they borrow money from their friends in order to satisfy their interest in gambling (Habibu, 2019). Youth are being addicted to gambling; instead of seeking formal employment or employing themselves, they rely on gambling as their primary source of income. This addiction often leads the majority of them to engage in unacceptable behavior such as drug abuse, alcoholism, violence, and thief, ultimately affecting the entire society (Jumanne, 2024).

The inability of the Tanzanian youth to employ themselves and to create formal jobs for them makes youth perceive gambling games as an easy way to make money. The failure of the Tanzanian government to formulate effective law, rule, regulation, and policy that can limit and control youth gambling behavior makes it easy for youth to get involved in gambling because there is no law that limits them. This proves the presence of the problem, which must be addressed before it spreads to the whole society and to all people, teenage and adult.

Habibu, R. (2019) studied about the motives for youth to engage in sport betting in Dar-es-Salaam; Maiseli (2019) also studied about factors associated with the growth of the betting industry in Dar-es-Salaam; and Habibu, N. (2020) studied about the prevalence and effect of betting behavior on secondary students, a case of Dodoma, but there is little research about determinants of youth involvement in gambling games in the semi-urban area; therefore, the researcher focuses on determinants of youths involvement in gambling games in Meru District Council.

➤ *Significance of the Study*

• *The Government*

The findings will help the Tanzanian government to know the effects and dangers of gambling activities so that they can plan for adequate job creation for youth and also come up with effective, more precise laws and regulations to address the problems. This will help to control the gambling behavior among youth in a way that does not lead to a negative impact on their health, economy, or behavior.

• *The Community*

The finding will create awareness on the level of youth gambling behavior, experience, and kinds of gambling that fans are likely to practice and its effect on society. This will help the society, which contains different institutes like religion and family, to find mechanisms to control youth from developing gambling behavior; it can be through religion teaching or family rules and regulations.

• *Scholars and Academicians*

This study may also serve as a future reference for future academicians and scholars to further explore the determinant of youth involvement in gambling games, and it will also help current and future students to use the research findings and conclusions to enrich their knowledge on the topic, create their literature review, and establish new research areas.

➤ *Objectives of the Study*

• *General Objective*

To assess the determinants of youth's involvement in gambling games in Meru District Council.

• *Specific Objectives*

- ✓ To determine the attitudes of youth involvement toward gambling games in Meru District Council.
- ✓ To examine the factors influencing youth involvement in gambling games in Meru District Council.

✓ To determine the effects of youth involvement in gambling games in Meru District Council.

➤ *Research Questions*

- How do attitudes influence youth to be involved in gambling games? Meru District Council?
- What factors influence youth involvement in gambling games, Meru District Council?
- What are the effects of youth involvement in gambling games, Meru District Council?

➤ *Scope of the Study*

This study will be conducted in Meru District Council, Arusha Region. It will focus on the determinants contributing to youth involvement in gambling games in Meru District Council. It will look at the influence of attitudes, the influencing factors, and the effects of youth involvement in gambling games.

CHAPTER TWO LITERATURE REVIEW

A. Introduction

This section presents the concepts, theoretical review, and empirical review related to the topic of the study.

B. Definition of Terms

➤ Gambling

Gambling is an activity that involves any betting or wagering, for self or others, whether for money or not, no matter how slight or insignificant, where the outcome is uncertain or depends on chance or skills (Gambler Anonymous, 2000). According to Glimne, D., (2024), gambling is the staking of gain on the outcome of a game, a contest, or an uncertain event whose result may be determined by chance or accident or have an unexpected result by the reason of the bettor's miscalculation. Therefore, gambling is taking part in any games like sport betting, casino, slot, and lottery in which you risk money or a valuable object in order to win money.

➤ Betting

Refers to the practice of playing games of choice for a stake – by risking money or something of monetary value, in order to win money or prize (Maloba, 2018). According to Lam (2007), betting refers to the act of predicting the result or outcome of a future event and setting 'a wager' on that result. It is a simple attempt to win money via painstakingly foreseeing the result of a bet. Here, the skills of a man may help, as on the premise of an event, he or she can do some research and predict the result of the betting.

➤ Youth

The United Nations defines youth as young men or women between the ages of 15 and 24. In Malaysia, youth refers to a person of 15 to 40 years. In Tanzania, youth are young men or women from the age of 15 to 35 (National Youth Development Policy, 2007). Based on the collection in the Law of Marriage Act 1971, youth must start at the age of 18, so a youth is a man or woman from the age of 18 to 35 years. Therefore, the researcher uses the age of youth, which starts from 18-35 years old.

C. Theoretical Literature

➤ Problem Behavior Theory (PBT)

Problem Behavior Theory (PBT), established by Jessor et al. (1968) aims to elucidate and address problem behaviors, particularly among adolescents, by examining the interconnected influence of multiple factors. It underscores the significance of comprehending both the social context and individual traits contributing to problem behaviors such as substance abuse, delinquency, risky sexual behaviors, and academic failure.

PBT delineates three intertwined sets of factors influencing problem behaviors: individual, social, and environmental.

Individual factors: These factors include personal characteristics, beliefs, attitudes, and values. They encompass biological, psychological, and cognitive aspects of an individual's development. For example, low self-esteem, sensation-seeking tendencies, and a lack of self-control are individual factors that may contribute to the development of gambling behaviors.

Social Factors: Social factors refer to the influence of an individual's social environment, including family, peers, and broader social norms. Family dynamics, parental monitoring, peer pressure, and societal attitudes towards certain behaviors can all impact the likelihood of engaging in problem behaviors Jessor and Donovan (1980). For instance, if a teenager's friends regularly engage in substance abuse, they may be more likely to adopt similar behaviors.

Environmental factors: Environmental factors encompass the broader contexts in which individuals live, such as schools, neighborhoods, and communities. These factors can either facilitate or inhibit the occurrence of problem behaviors (Jessor, 1991). For example, a lack of access to educational opportunities or community resources may increase the risk of engaging in delinquency or academic failure.

Problem Behavior Theory suggests that problem behaviors are typically the result of an interaction between these three sets of factors. It posits that engaging in one problem behavior can increase the likelihood of engaging in others, as they are interconnected. For instance, substance abuse may lead to risky sexual behaviors or delinquency.

PBT posits that problem behaviors, such as gambling, are influenced by multiple factors, including individual characteristics, social factors, and environmental influences. These factors interact with each other to shape an individual's likelihood of engaging in problem behaviors.

When it comes to gambling behavior, PBT suggests that certain individual characteristics, such as a propensity for sensation-seeking or risk-taking, may increase the likelihood of engaging in gambling activities. Additionally, social factors, such as peer influences or perceived norms about gambling, can also play a role in shaping an individual's gambling behavior. Finally, environmental factors, such as the availability and accessibility of gambling opportunities, can contribute to the development of problem gambling behaviors.

According to PBT, problem behaviors like gambling are influenced by a complex interplay between these factors. For instance, an individual who is highly sensation-seeking, has peers who are involved in gambling, and lives in an environment with easy access to gambling opportunities may be more prone to developing problematic gambling behavior.

- *Assumptions of the Theory*

The theory made assumption that behaviour is a consequence of interaction among individual and their surroundings (Lewin, 1951). The maladaptive behaviour is attractive to the person who depict it and perspectives it as practical and sufficiently vital, in this manner representing a visually impaired eye to lawful or social assents (Jessor & Jessor, 1973).

- *Criticisms of Problem Behaviour Theory*

- ✓ **Oversimplification:** Critics argue that PBT may oversimplify the complexities of human behavior by categorizing influences into discrete factors without fully considering how these factors interact.
- ✓ **Neglect of Positive Behaviors:** The theory primarily focuses on negative behaviors and does not adequately address or explain positive behaviors or resilience in adolescents, which provide a more comprehensive understanding of youth behavior.
- ✓ **Static Framework:** PBT is seen as a static model that does not account for how behaviors and influences may change over time or in different contexts, failing to capture the dynamic nature of adolescent development.
- ✓ **Measurement Issues:** Critics point to challenges in measuring the constructs within PBT, such as social influences and personal attitudes, which can lead to inconsistent findings and interpretation.
- ✓ **Lack of Focus on Systemic Factors:** The theory does not look on systemic factors such as socioeconomic status, community resources, and institutional influences that significantly impact behavior.

D. *Empirical Literature Review*

- *The Influence of Attitudes Toward Youth Involvement in Gambling Games*

Attitudes are psychological constructs that tend to determine the behavior of an individual towards a particular product or service in the market (Chiu and Storm, 2010). Further, attitudes are seen as signals that provide individuals with the ability to determine whether objects are positive or negative and thus affect how individuals behave. Being one of the best predictors of individual behavior, it has been applied to establish the prevalence of gambling behavior. Yi and Kanetkar (2010) examined an exploratory study on implicit measures of attitudes toward betting with 102 undergraduate students as the sample size. The examination discovered that idleness-based measures of attitudes toward betting were not fundamentally associated with self-report measures. Moderate to high-risk bettors held progressively uplifting measures toward gambling.

Socialization has remained a key in explaining how individuals interact with one another or objects, hence affecting their attitudes and behaviors. Attitudes can be developed from families, peers, or advertising (McComb and Sabiston, 2010). When these occur, individuals begin to create abilities and learning that they use in buyer decision-making. As such, various socialization determinants may impact a person's betting attitudes and consumption goals.

Pitt *et al.* (2017) carried out research on elements that impact youths' betting attitudes and intentions of consumption in Australia. The results showed that youths' impressions of the fame of various items were influenced by what they had seen or heard about the items, regardless of whether through friends, families, or advertising of gambling products. The examination additionally uncovered that youths showed utilization expectations towards games gambling. Data for the study involved 48 reviewed respondents using organized questionnaires and thematic analysis to explore the information gathered.

Moreover, Salonen *et al.* (2017) did a cross-sectional study on mentalities/attitudes towards gambling, betting involvement, and betting-related mischief between 2011 and 2015. The justification for the study was that data about open gambling behaviors and gambling involvement is important for the powerful counteractive action of gambling-related damage. Information for the examination included 4484 gathered in 2011 and 4515 gathered in 2015.

Gambling Scale (ATGS-8). The study findings revealed that attitudes or mentalities towards gambling turned out to be increasingly positive from 2011 to 2015. Additionally, the outcomes uncovered that female dispositions were commonly negative, but moved in a positive direction except for those below 25 years of age. The study further presumed that attitudes towards gambling turned out to be more positive in male than female partners.

➤ *Factors Influencing Youth Involvement in Gambling Games*

Technology advancement factors: Studies have consistently shown that online gambling, facilitated by technological advancements, has experienced rapid growth, especially among youths who are highly motivated by internet technology and online commerce (Shaffer et al., 2010; Gainsbury, 2015). The convenience and accessibility of online gambling platforms, accessible via smartphones and computers, have made it easier for young people to participate in gambling activities from virtually anywhere.

Technological innovations, such as digitization of betting platforms, have transformed the gambling landscape, creating new online betting ecosystems that attract a wide number of youths (Gainsbury *et al.*, 2014). These digital platforms offer features like interactivity, simulation, and convenience, which appeal to tech-savvy youth populations, further increasing their engagement in online gambling.

Moreover, the proliferation of online betting sites and mobile gambling apps has made it easier for individuals to access gambling opportunities and make online payments, contributing to the normalization and acceptance of gambling behaviors among youth (Gainsbury *et al.*, 2013).

Social pressure: social pressure plays significant roles in shaping youth engagement in gambling activities. While the allure of winning drives interest in gambling, social motives also heavily influence participation. Research indicates that for many individuals, the social aspect of gambling, such as interacting with friends or participating in group activities, is a compelling factor. Card games and sports betting, in particular, provide opportunities for social interaction and camaraderie, with young people often viewing gambling as a means to connect with peers and enjoy leisure time together (Griffiths *et al.*, 2005). The influence of parents and peers further contributes to youth involvement in gambling. Studies suggest that exposure to gambling at an early age, often through family members, can shape individuals' attitudes and behaviors towards gambling. Problem gamblers are more likely to have had their first gambling experience with their parents, indicating the significant impact of familial influences on gambling habits (Fabiansson, 2008; Splevins *et al.*, 2010). However, the influence of parental attitudes varies, with some research indicating that parental disapproval may deter gambling among certain demographics, particularly female and non-problematic male students (Wickwire *et al.*, 2008; Thomas, 2014).

Unemployment factors: In the face of limited job opportunities and an unstable labor market, many youths are compelled to explore alternative income-generating avenues, with gambling emerging as a prominent option (Reith and Dobbie, 2013). Despite the societal debate surrounding the potential harms of gambling, the lack of employment opportunities has contributed significantly to the proliferation of betting companies and the widespread participation of youth in gambling activities (Wanjohi, 2012).

Research conducted in various countries, such as Uganda and Iceland, has explored the relationship between unemployment and gambling behavior. While findings have shown a weak association between unemployment and gambling patterns, there is evidence suggesting that unemployment has a significant positive influence on gambling behavior among university students in Kenya (Arge and Kristjansson, 2015; Mungai, 2019). Moreover, studies have highlighted that financial gain is a primary motivator for engaging in gambling games, particularly among individuals facing economic hardships (Blaszczynski and Nower, 2002).

➤ *Effects for Youth Involvement in Gambling Games*

There is no doubt that gambling over individually affordable levels results in a huge number of damages to society, families, and individuals. These consist of mental illness (affective disorders, substance abuse, and stress-related symptoms), marital or family dysfunction (domestic violence, conflict, separation, or divorce), debts, unemployment, and falling productivity, and criminal (Association American Psychiatric, 2013).

According to Hanrahan (2013), it is well known that bettors are most liable to experience financial failure because of their betting behavior. Their desire to win more prize money prompts them to be insolvent. Since funds are the main driver for betting actions, a key financial problem that bettors are faced with is a liability, and money owing frequently results in insolvency (Nichols, Stitt, and Giacomassi, 2000).

A number of the people who have been involved in criminalities allegedly do so precisely to acquire funds for betting or to compensate betting debts (Blaszczynski and Nower, 2002). As admittance to funds turns more restricted, bettors frequently result in criminality in order to compensate for their debts, settle bookies, sustain arrivals, and gather more funds to bet (National Research Council (NRC), 1999). Uncontrolled gambling can cause suicidal effects (Gupta and Derevensky, 2005).

Habibu, (2019) He looked at the negative effects of sports betting; findings show that the majority of the participants were vulnerable to sports betting activities. Some of the participants lost their money and ended up debts, which caused the majority of the bettors to be declared bankrupt. The findings of the study also revealed that the majority of the bettors suffered from depression because of betting activities, since most of the bettors lost their reputations. Moreover, most of the families were strained due to the participation of their members in betting activities. The members of the families tend to devote much time and money to betting affairs, where at the end of the day, the majority of them ended up wasting a lot of money.

Findings in Table 4.10 reveal that the majority of participants claimed that sports betting strains the family relationship. Betting is associated with the investment of time and money; thus, when sports betting becomes an addiction for people, bettors tend to waste a lot of money as well as the time where they could take care of their family or themselves. This was supported by the majority of participants, who argued that sports betting made them careless of the welfare of themselves and their families.

E. Conceptual Framework

A conceptual framework of the study tends to explain the relationship between the study variables, especially the independent and dependent variables of the study. In this study, the independent variable is youth. Attitude, contributing factors, and negative effect of gambling, and the dependent variable is youth involvement in gambling games. When youth have a positive attitude toward gambling games and can easily access gambling facilities, information through the media can lead to an increase in gambling among youth, and this will directly result in harmful consequences like drug abuse, financial problems, and stained relationships.

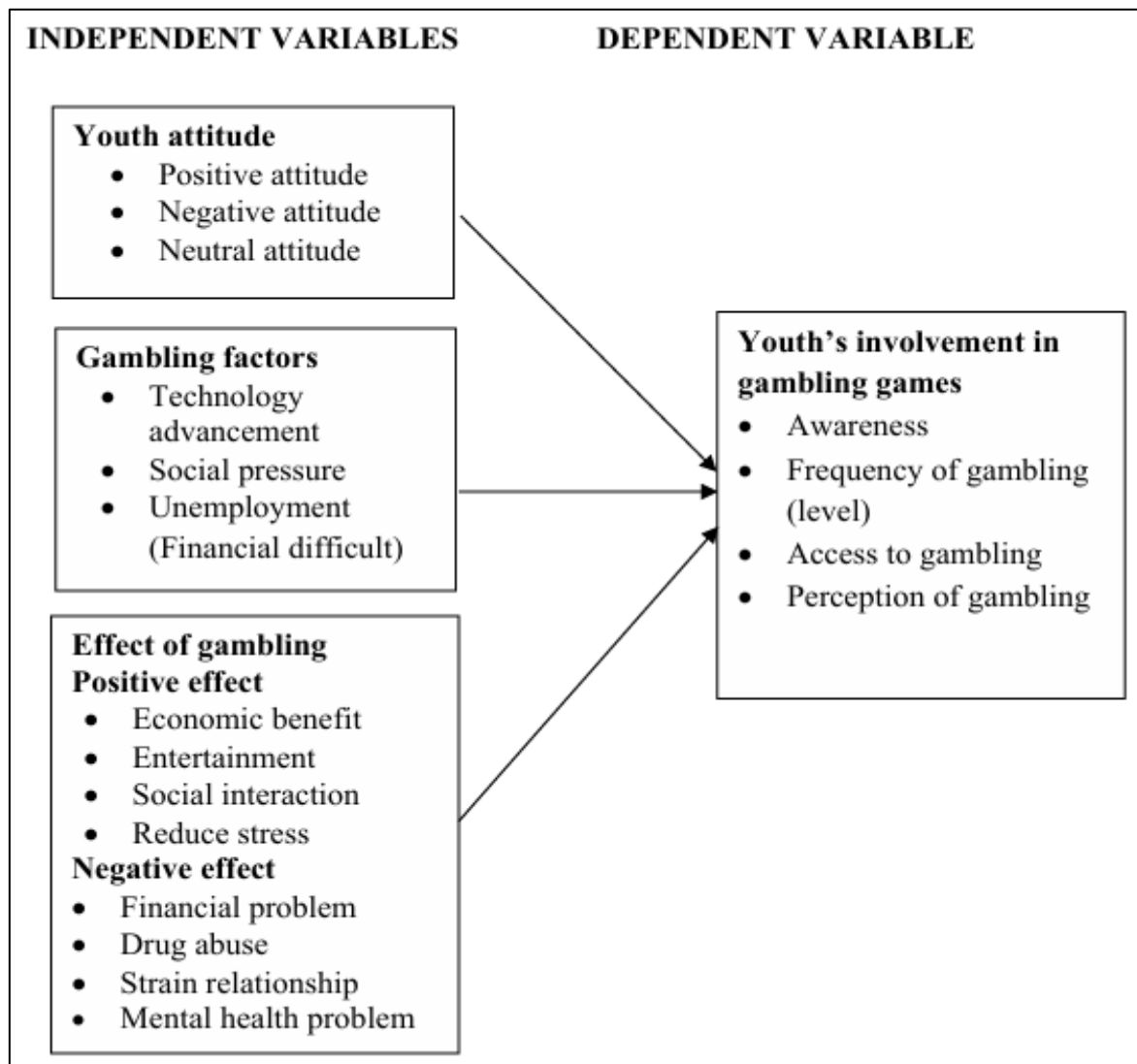


Fig 1 Conceptual Framework.
Source: Conceptualization of the Researcher (2024)

CHAPTER THREE RESEARCH METHODOLOGY

➤ Introduction

This chapter presents the research methodology used in the study, which covered the research design, area of study, study population, target population, sample size population, sampling technique, research instrument, validity and reliability tests of the data collection instrument, data collection procedure, data processing, and analysis.

➤ Research Design

The researcher uses a cross-sectional design in this study. The aim was to collect data at a single point in time, and this design was easier to conduct, less time-consuming, and cost-effective.

➤ Study Area

This study was conducted in Meru District Council in Arusha Region. This area of study was selected because of the lack of empirical studies about gambling in semi-urban areas and also because of the availability of other sources of income like farming and livestock keeping for youth instead of depending on gambling.

➤ Target Population

The target population for this study were all youths around 18-35 years old (National Youth Development Policy, 2007; Marriage Act, 1971) who have been involved in gambling games in Meru District Council from three wards, which are Usa River, Seela sing'isi, and Akheri.

➤ Sample Size

According to Kothari (2004), sample size refers to the number of items to be selected from the universe (population) to constitute a sample; the size of the sample should neither be too large nor too small. It should be an optimum sample that fulfils the requirements of reliability, flexibility, and efficiency. According to the Yammen formula of 1967, the sample size computation is as follows:

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

Where;

n=sample size

N = total population (19474) according to census 2022

e= error term (0.05)

Solution

$$n = \frac{19474}{1 + 19474(0.005)^2}$$

$$n = \frac{19474}{1 + 19474 * 0.0025}$$

$$n = \frac{19474}{1 + 48.685}$$

$$n = \frac{19474}{49.685}$$

$$n = \frac{19474}{50}$$

$$n = 389.48$$

$$n = 390$$

Table 1 Samples Size

WARD	POPULATION	SAMPLE SIZE
Usa river	10043	201.12
Akheri	6015	120.68
Seela singisi	3416	68.25
Total	19474	390

Therefore, the Sample Size will be 390 Youths.

➤ *Sampling Procedure*

The study applied probability sampling and non-probability sampling; in probability sampling, the researcher applied simple random sampling technique; the respondents were selected randomly without a specific scale to avoid biasness. Also, the researcher applied purposive sampling technique to select the key informants, who were the village executive officer, the ward executive officer, and the owners of gambling stations around the Meru DC.

➤ *Methods of Data Collection*

This section presents types of data and methods that were used for collecting the information from youths who were involved in gambling games.

• *Questionnaire Survey Method*

The researcher applied the questionnaire survey method with the use of a questionnaire as a tool to collect quantitative information from the youths who were involved in gambling games, and the researcher used Likert scale questionnaire format and multiple responses. This was an administered questionnaire where researchers were asking the key respondents the question and writing the answer from the youths who were involved in gambling games. The main reason for applying a questionnaire in the study was to enable the researcher to get more information from youths who were involved in gambling games within a short period of time, and the questionnaires were translated in Kiswahili to simplify the collection of information.

• *Interview Method*

The researcher applied the interview method with the use of an interview checklist as a tool to collect qualitative data from the key informant. The researcher was asking the key informant the question from the interview checklist, and the researcher recorded the answer from an interviewee.

➤ *Data Analysis*

The researcher collects both quantitative and qualitative data from the respondent, and they were analyzed as follows:

• *Quantitative Data Analysis*

The data from the first objective, second objective, and third objective were analyzed by using descriptive statistics, the frequency distribution, and percentage. The researcher also used a table to present the findings.

• *The Qualitative Data*

The information that was collected through interviews with key informants was analyzed using content analysis. The main reason for using this tool for qualitative data was to enable the researcher to examine and interpret the characteristics, themes, patterns, trends, and messages present in the different types of data to enable the researcher to draw meaningful insight and to make an informed conclusion based on the content being analyzed. It also enables the researcher to measure the different opinions and attitudes of key informants.

➤ *Validity and Reliability*

• *Validity*

Validity data refers to information that is accurate, reliable, and relevant for its intended use. Validity addresses whether research explains or measures what the researcher said to be measuring or explaining (Saunders *et al.*, 2007). Therefore, the researcher conducts a pilot study at Arusha District Council where there was availability of gambling stations to make sure that the tools for data collection yield valid information that is relevant, accurate, and reliable, and this was conducted two weeks before the actual data collection. The researcher makes a small sample of questionnaires to check whether the questions measured what was supposed to measure. The findings of the pilot study help the researcher to make improvements before the real data collection.

• *Reliability*

Reliability refers to the extent to which data collection techniques or analysis procedures yield consistent findings (Saunders, Lewis, and Thornhill, 2007). Reliability is the trustworthiness and accuracy of the information it contains. According to Bulindori (2017), reliability is the degree to which a particular instrument can consistently produce the same outcomes when used repeatedly. To ensure the reliability of the data, the researcher used Cronbach alpha to test the tools that were used, which was a questionnaire to assess the extent to which the tools are accurate. The researcher uses the range between 0.7 and 0.9 Cronbach alpha coefficients, which indicate a moderate to good level, respectively, of internal consistency reliability for the tools being measured. It suggests that the tools in the scale are reasonably reliable in measuring the underlying questions.

➤ *Ethical Consideration*

Ethics are a set of moral principles that guide the researcher on what to do and what not to do in a study (Gilbert, 2005). The study ensured that a high level of integrity was practiced during and after the data collection period. To ensure that the study met the required ethical standards, the researcher obtained a research permit letter from the Tengeru Institute of Community

Development, and later on, the research permit data collection from the Arusha Region office to the Arumeru District office and Meru District Council. The letters were used to inform the respondents that the study was for educational purposes only, and the participants will participate free, and they have their right to withdraw at any time without penalty. Also, the researcher guarantees the privacy of participants by safeguarding their personal information and ensuring that the data collected is kept confidential and used only for research purposes. Neither respondent names nor mobile phone numbers were needed during data collection to ensure anonymity and privacy of the information given.

CHAPTER FOUR

PRESENTATION, ANALYSIS AND DISCUSSION OF FINDINGS

A. Demographic Characteristics of the Participants

This section presents and discusses the analysis of the demographic characteristics of participants from the study. The section summarizes the background characteristics of participants, which include age, gender, education levels, economic status, and marital status. The demographic characteristics information of participants was analyzed and presented in Table.

Table 2 Demographic Information

Demographic Information		Frequency	Percentage	Mean
Age	18 – 23	169	43.3	1.80
	24 - 29	130	33.3	
	30 - 35	91	23.3	
	Total	390	100.0	
Gender	M	351	90.0	1.10
	F	39	10.0	
	Total	390	100.0	
Education Level	Secondary School	130	33.3	2.30
	College	39	10.0	
	University	195	50.0	
	Postgraduate	26	6.7	
	Total	390	100.0	
Economic Status	Employed	78	20.0	2.77
	Unemployed	78	20.0	
	Self Employed	91	23.3	
	Student	143	36.7	
	Total	390	100.0	
Marital Status	Marriage	91	23.3	1.77
	Single	299	76.7	
	Total	390	100.0	

Source; Field Data (2024)

The demographic information collected in Meru District Council shows the following information: The study describes the age distribution of participants during the study. Findings reveal that most of the participants who were involved in gambling games during the study were between the ages of 18 and 23 (43.3% 169). This indicates a youthful sample, followed by 24-29-year-olds at 33.3% (130). Only 23.3% (91) are aged 30-35.

The study examined the gender distribution of participants in different gambling stations like pool tables and slot machines. The aspect of gender enhances the researcher's ability to understand the distribution of males and females in the study population. The vast majority of the sample is male, 90% (351), with only 10% (39) being female. The findings show that males were more than females during the study. This also shows that both men and women participated in the study.

Education level of participants during the study. Results show that the majority of participants fall in the university category with 50% (195) participants, followed by the secondary and college categories with 33.3% (130) and 10% (39) participants, respectively. Moreover, results show that participants with postgraduate degrees were only 6.7% (26) participants. Thus, universities, colleges, and secondary education extensively dominated the study. Since gambling games involve some sort of English language, it is easier for university, college, and secondary education bettors to master betting games. The sample is well-educated, with 50% having university education and 33.3% having a secondary school education. The remaining participants attended college (10%) or have postgraduate qualifications (6.7%).

The study also sought to analyze the work status of participants during the study. Results show that 20.0% (78) of participants were employed, 36.7% (143) of participants were students, 20% (78) of participants were unemployed, and 23.3% (91) were self-employed. The findings revealed that the majority of participants in the study were students and people. The findings further indicated that among the participants involved in gambling, the majority were employed and unemployed. These findings indicate that unemployment to some extent contributes to gambling among the youths; a majority of the youths engaging in gambling were not employed, though they were already of working age and had a strong academic background. Most participants are students (36.7%), followed by self-employed individuals (23.3%). 20% are employed, and another 20% are unemployed. This suggests a mix of financial independence and reliance, which could affect their motivations for gambling.

The study also indicates the distribution of marital status among the participants during the study. Findings show that the majority of participants in the study were single, 76.7% (299), while the rest were married, and 23.3% (91). This may reflect the fact that younger, single individuals might be more likely to engage in risk-taking behaviors like gambling.

From the result above from Table 2, the majority of participants range between 18 and 29 years old, and most of them are single males who are educated. This shows that males are the most involved in gambling games compared to females, and most of them are educated. This can be because most of the gambling apps are in the English language. Also, married males are not involved in gambling games like single males, and this can also be because they do not have responsibility. Some employed participants are also involved in these games because it's fun. This result was supported by the study of Maiseli (2019), which also shows Results show that most of the gamblers, 75.3% (61) were male and 24.7% (20) of the respondents were female. It also indicates that most of the gamblers in the betting station during the study were in the age group of 18-29 years with 75.3% (61) bettors, followed by 30-41 years with 23.5% (19) gamblers. The findings also show that the majority of gamblers in the study were single, 79% (64) while the rest were married, 21% (17). Results show that most gamblers fall in the university category with 37% (30) gamblers, followed by the secondary and college categories with 34.6% (28) and 24.7% (20) gamblers, respectively. It also shows that 41% (33) of gamblers were employed, 26% (21) of gamblers were students, 17% (14) of gamblers were unemployed, and 16% (13) were entrepreneurs. This contradicts the result in the study, where most gamblers are students.

B. Gambling Status

The study also sought to find out the different status of gambling among different bettors in the study. Different gamblers have different gambling statuses or behaviors in a particular gambling type.

The study aimed to know different types of gambling games where the bettors were involved during the study. Table 4.2 shows different types of betting, such as sport betting, slot machines, bingo, lottery (Biko, TatuMzuka), and pool betting. The findings show that 53.3% (208) were involved in sports betting, followed by slot machines at 16.7% (65) and pool betting at 16.7% (65). Only 10% (39) are involved in bingo, and 3.3% (13) engage in lottery betting. This indicates that skill-based gambling like sports betting is more common than chance-based activities like lotteries. A study by Ahaibwe (2016) and Maiseli (2019) also showed similar results where sport betting was the popular type of gambling compared to the rest of the forms of gambling.

Table 3 Gambling Status

Gambling Status		Frequency	Percentage	Mean
Have you ever placed gambling of any kind	Yes	364	93.3	1.07
	No	26	6.7	
	Total	390	100.0	
Types of gambling	Sports betting	208	53.3	2.00
	Slot Machines	65	16.7	
	Bingo	39	10.0	
	Pool Betting	65	16.7	
	Lottery (Biko,Tatu mzuka)	13	3.3	
	Total	390	100.0	
Gambling experience	below 1 years	52	13.3	1.77
	1-5 years	234	60.0	
	6-10 years	65	16.7	
	Over 10 years	39	10.0	
	Total	390	100.0	
Frequency of gambling games	Daily	108	27.7	2.92
	Once per week	100	25.6	
	More than once per week	78	20.0	
	Once per month	13	3.3	
	Less often	91	23.3	
	Total	390	100.0	
Winning frequency	Yes, always	117	30.0	2.27
	Sometimes	104	26.7	
	Rarely	117	30.0	
	Never	52	13.3	
	Total	390	100.0	
Gambled longer than Planned	Yes	221	56.7	1.43
	No	169	43.3	
	Total	390	100.0	

Sell anything to finance gambling	Yes	312	80.0	1.20
	No	78	20.0	
	Total	390	100.0	
Source of fund for gambling.	My Own Money	104	26.7	2.71
	Uptake from my parents	48	12.3	
	Salary	95	24.4	
	Borrowing	143	36.7	
	Total	390	100.0	

Source; Field Data (2024)

The study sought to find out the experience of gamblers in gambling games. Table 3 indicates that the majority of bettors, 60% (234) have been gambling for 1–5 years, 16.7% (65) have been gambling for 6–10 years, indicating some long-term involvement, 13.3% have been involved in gambling games for less than 1 year, and only 10% (39) have been involved in gambling games for more than 10 years. This result suggests that many participants have experience in gambling games because they have played for more than 1–5 years. This result relates to the study of Maiseli (2019), which shows 91.4% of participants have experience in gambling games. It also relates to the study of Mungai (2019), where the majority of participants have been involved in gambling games for more than one year.

The study sought to identify the frequency of gambling games of gamblers in different gambling games. Table 4.2 indicates the number of times that gamblers have been involved in gambling games. 27.7% (108) have been involved in gambling games daily, which is a significant frequency, while another 25.6% (100) have been involved in gambling once per week, 23.3% (91) have been involved less often in gambling games, and 20% (78) have been involved in gambling games more than once per week, and only 3.3% (13) have been involved in gambling games once per month. Frequent gambling can be a sign of problematic behavior. This result shows that a moderate number of participants are involved in gambling daily, and this is because they take gambling as a main source of income in their lives. This result is related to Meiseli (2019); it also shows 39.5% of participants gamble daily, followed by those who gamble more than once per week.

The study also wanted to find out the number of times gamblers won from gambling games. Table 4.2 indicates the frequency of winning by gamblers from gambling games: Findings from Table 4.2 show that 30% (117) report "always" winning, while 30% (117) win "rarely," 26.7% (104) have sometimes won, and only 13.3% (52) have "never" won. The mixed results show that gambling outcomes are inconsistent and potentially frustrating for participants. These findings were similar to those of Mwandime (2016) and Maiseli (2019), where the majority of gamblers won sometimes.

The study wanted to find out if gamblers have ever been involved in gambling longer than they had planned. Table 4.2 shows the response of gamblers if they had bet longer than they had planned. Findings in Table 4.2 show that 56.7% (221) of bettors betted longer than they had planned, while 43.3% (169) did not bet longer than planned. Findings show that the majority of gamblers were involved in gambling longer than they expected; this might be accelerated by their frequency of winning, as depicted in Table 4.2. The majority of gamblers won sometimes and always.

The findings in Table 3 show that 36.7% (143) depend on borrowing to support their gambling games, 26.7% (104) depend on their own money, 24.4% (95) depend on their salary, and 12.3% (48) depend on their parents. This leads to financial difficulties among youth because of gambling; they enter into bad debt to support their gambling. This result opposes the result from the study of Mungai (2019), which reports that 59.7 percent of the respondents noted that their betting source of funds is from their upkeep from parents. They argued that due to a lack of employment that could provide them with a salary, they tend to minimize their university expenses and use their upkeep money for betting activities.

C. The Influence of Attitudes Toward Youth Involvement in Gambling Games in Meru District Council

The study sought to find out the influence of attitudes toward youth involvement in gambling games in Meru District Council. Respondents were asked to indicate their level of agreement with the construct measurements of the study variable. The study developed a scale of 1–5, where 1 = strongly disagree (NI), 2 = agree (SI), 3 = neutral (N), 4 = agree (I), and 5 = strongly agree.

Table 4 The Attitudes Toward Youth Involvement in Gambling Games

Attitude.	SA		A		N		D		SD		Mean
	F	%	F	%	F	%	F	%	F	%	
Positive attitude											
Anxious to Win	200	51.3	46.0	11.8	27.0	6.9	26	6.7	91	23.3	3.61
Feel at ease:	156	40.0	89	22.8	37	9.5	37	9.5	71	18.2	3.57
Interested when taking part in gambling games.	91	23.3	156	40.0	65	16.7	13	3.3	65	16.7	3.50
Desire to win money	143	36.7	104	26.7	78	20.0	26	6.7	39	10.0	3.73

The desire to feel important	156	40.0	65	16.7	78	20.0	26	6.7	65	16.7	3.57
To invest money	143	36.7	169	43.3	39	10.0	13	3.3	26	6.7	4.00
Emotions run high	78	20.0	156	40.0	52	13.3	52	13.3	52	13.3	3.40
Grand mean	3.63										
Negative attitude											
Wastes time and money.	104	26.7	156	40.0	52	13.3	13	3.3	65	16.7	3.57
suffer more consequences than benefits	78	20.0	117	30.0	65	16.7	52	13.3	78	20.0	3.17
Be far from God.	78	20.0	91	23.3	52	13.3	78	20.0	91	23.3	2.97
Solve any life problems.	52	13.3	78	20.0	52	13.3	52	13.3	156	40.0	2.53
Grand mean	3.06										
Neutral attitude											
Gambling games are neither good nor bad.	104	26.7	130	33.3	65	16.7	26	6.7	65	16.7	3.47
Hinder from doing other activities.	91	23.3	143	36.7	97	24.9	20	5.1	39	10.0	3.58
Change in lifestyle.	143	36.7	91	23.3	104	26.7	26	6.7	26	6.7	3.77
Grand mean	3.43										

Source; Field Data (2024)

The findings in Table 4 show that 51.3% (200) strongly agreed, 11.8% (46) agreed, that they are always anxious to win in gambling and this encourages them to be involved in gambling games, 6.9% (27) neither agreed nor disagreed, 6.7% (26) disagreed, and 23.3% (91) strongly disagreed. This result shows that there is a high level of emotional investment in winning. This could drive compulsive gambling behavior.

The findings in Table 4 show 40% (156) strongly agree, 22.8% (89) agree, and 9.5% (37) are neutral or not sure, while 18.2% (71) strongly disagree and 9.5% (37) disagree. This indicates that a significant portion of participants (around 62.8%) find that gambling helps them feel more relaxed, which suggests that gambling serves as a form of emotional coping mechanism. This could explain why some people are drawn to gambling, as they use it to reduce stress or other negative emotions.

The finding in Table 4 Show 40% (156) agree and 23.3% (91) strongly agree, while 16.7% (65) are neutral, 3.3% (13), and 16.7% (65) strongly disagree. The majority of participants are involved and interested when they gamble. This suggests that gambling provides an exciting or stimulating experience for many, which might keep them returning to it despite potential negative consequences.

The findings in Table 4 Show 36.7% (143) are strongly agreed, 26.7% (104) agree, and 20% (78) are neutral or not sure. On the other hand, 10% (39) strongly disagree and 6.7% (26) disagree. Many participants (about 63.4%) are motivated by a desire to win money, and they also want to emulate others who are financially successful. This points to social comparison as a key driver for gambling, as people may feel pressured to improve their financial status to match their peers.

Table 4 below shows that 40% (156) strongly agreed, 16.7% (65) agreed, and 20% (78) were neutral, while 16.7% (65) strongly disagreed and 6.7% (26) disagreed. A considerable number of participants (56.7%) gamble to boost their self-esteem or feel important. This indicates that gambling may offer psychological rewards, such as enhancing self-worth, which could contribute to addictive behaviors.

Table 4 below shows that 36.7% (143) strongly agree, 43.3% (169) agree, while 10% (39) are neutral, 6.7% (26) strongly disagree, and 3.3% (13) disagree. A significant majority (80%) view gambling as a quick investment opportunity to make money. This is a risky perception, as gambling is inherently uncertain and can lead to financial losses. However, this belief likely encourages repeated involvement despite negative outcomes.

Table 4 shows that 40% (156) agreed and 20% (78) strongly agreed, with 13.3% (52) neutral, 13.3% (52) disagreed, and 13.3% (52) strongly disagreed. Many participants experience heightened emotions during gambling, particularly when it's a social activity with friends. This emotional intensity could contribute to riskier betting behavior, especially in social settings where there may be peer pressure.

The findings in Table 4 show that 40% (156) agree and 26.7% (104) strongly agree, 13.3% (52) disagree, 16.7% (65) strongly disagree, and 3.3% (13) disagree. A significant portion (66.7%) of participants recognize that gambling wastes both time and money. Despite acknowledging this, many continue to gamble, possibly because of the emotional or social benefits they experience.

The findings from Table 4 show that 30% (117) agreed and 20% (78) strongly agreed, with 20% (78) strongly disagreed, 13.3% (52) disagreed, and 16.7% (65) were neutral. Half of the participants (50%) feel that the consequences of gambling outweigh the benefits, while others are either neutral or disagree. This divided perception indicates that for some, the immediate emotional or social rewards may still justify their gambling habits, even though they acknowledge the risks.

The findings in Table 4 indicate that 13.3% (52) strongly agree and 20% (78) agree, with 13.3% (13.3) neutral, 13.3% (52) disagree, and 40% (156) strongly disagree. While many participants recognize that gambling does not solve their life problems (33.3%), a larger portion (40%) strongly disagrees, possibly believing that gambling provides some form of temporary relief or distraction.

The findings in Table 4 show that 26.7% (104) strongly agree, 33.3% (130) agree, 16.7% (65) are neutral, 6.7% (26) disagree, and 16.7% (65) strongly disagree. A majority (60%) of participants view gambling as morally neutral, meaning they don't consider it inherently good or bad. This suggests that many participants might see gambling as just another activity without associating it with extreme positive or negative effects. The neutral stance taken by 16.7% further indicates uncertainty among participants about the ethical or overall value of gambling. However, a small group (23.4%) disagrees, potentially recognizing the more harmful or beneficial consequences of gambling.

The findings from Table 4 indicate that 23.3% (91) strongly agree, 36.7% (143) agree, with 24.9% (97) neutral, 5.1% (20) disagree, and 10% (39) strongly disagree. A significant percentage (60%) of participants believe that gambling does not interfere with their ability to participate in other activities, while 24.9% remain neutral on the issue. This suggests that for many participants, gambling is integrated into their routine without preventing them from engaging in other responsibilities or hobbies. However, a small percentage (15.1%) feels that gambling does disrupt their involvement in other activities, indicating that, for some, gambling may dominate their time or focus.

The findings in Table 4 show that 36.7% (143) strongly agree, 23.3% (91) agree, with 26.7% (104) neutral, 6.7% (26) disagree, and 6.7% (26) strongly disagree. A majority (60%) of participants believe that gambling hasn't brought any significant changes to their lifestyle, while 26.7% are unsure, reflecting neutrality. This indicates that participants do not see gambling as something that has drastically affected how they live their lives, potentially viewing it as just a casual or recreational activity. A small percentage (13.4%) disagrees, suggesting that, for some, gambling may have had a noticeable impact on their day-to-day life.

From the result given by participants in the study, the majority of them have a positive attitude toward gambling games, and this increases their chance of being involved in gambling games. The majority of them see gambling as a way to invest money, and also gambling does not hinder them from participating in any other activities. Even though some of them know the risk of gambling, they still get involved in it because it's the only work they can do. Derevensky (2017), whose study findings in Canada established that individual attitude may affect his or her behavior depending on whether it is negative or positive. The study of Mungai (2019) also established that respondents, to some degree, recorded that attitude factors may be slightly influential in influencing their gambling behavior in the university. However, this may depend upon the positivity or negativity of such attitudes.

This result was supported by one of the owners of the gambling station, who stated, "*...If youth have a positive attitude toward gambling games, they will be involved in it because they will see it as a normal thing. Positive portrayals of gambling, such as winning and excitement, can lead to an increased interest among youth*" (owner of slot machine, USA River, October, 2024).

The result from Table 4 shows that positive attitude scored the grand mean of 3.63, negative attitude scored the grand mean of 3.06, and neutral attitude scored the grand mean of 3.6. When comparing these three grand means, it shows that the majority of participants have a positive attitude toward these games; they are involved in these games because they are anxious to win and they feel at ease, and others just have a desire to win money, and they see these games as a source of investment where they can raise money by investing a small amount of money.

D. Factors Influencing Youth Involvement in Gambling Games in Meru District Council

The study aimed to find out the factors influencing youth involvement in gambling games in Meru District Council. Thus, Likert scales were used to extract views of respondents on factors behind youth involvement in gambling games. The study uses 1, 2, 3, 4, or 5 (1 strongly agree, 2-agree, 3 neutral, 4-disagree, and 5-strongly disagree) to indicate the level of agreement or disagreement of gamblers on factors such as technology factors, social pressure factors, and unemployment factors influencing youth involvement in gambling games.

Table 5 Factors Influencing Youth Involvement in Gambling Games

Technology Advancement	Sa		A		N		D		Sd		Mean
	F	%	F	%	F	%	F	%	F	%	
Easy way of connecting to the internet	221	56.7	78	20.0	65	16.7	13	3.3	13	3.3	4.23
easy to get gambling tips	251	64.4	113	29.0	26	6.7	0	0.0	0	0.0	4.58
Easy accessibility of internet	195	50.0	104	26.7	26	6.7	39	10.0	26	6.7	4.03
Gambling advertisements	195	50.0	39	10.0	52	13.3	39	10.0	65	16.7	3.67
Simple and easy access to devices	195	50.0	91	23.3	52	13.3	39	10.0	13	3.3	4.07
Mobile money	104	26.7	91	23.3	104	26.7	65	16.7	26	6.7	3.47
The privacy brought by technology	104	26.7	117	30.0	39	10.0	78	20.0	52	13.3	3.37
Social media gives updates	182	46.7	117	30.0	39	10.0	13	3.3	39	10.0	4.00
The offer given by gambling advertisement	169	43.3	117	30.0	65	16.7	26	6.7	13	3.3	4.03
Grand mean	3.94										
Social pressure											
Encouragement from family member	10	2.6	8	2.1	10	2.6	146	37.4	216	55.4	1.59
The failure of parents	39	10.0	58	14.9	77	19.7	35	9.0	181	46.4	2.33
Encouragement from friends	117	30.0	91	23.3	65	16.7	26	6.7	91	23.3	3.30
Socialization with friends.	117	30.0	104	26.7	91	23.3	52	13.3	26	6.7	3.60
Copying from friends	106	27.2	130	33.3	81	20.8	13	3.3	60	15.4	3.54
Grand mean	2.87										
Unemployment											
Unemployment	104	26.7	104	26.7	65	16.7	65	16.7	52	13.3	3.37
It provides quick cash before	221	56.7	104	26.7	26	6.7	0	0.0	39	10.0	4.20
Financial difficulties	195	50.0	91	23.3	39	10.0	13	3.3	52	13.3	3.93
Expecting to raise income	156	40.0	143	36.7	65	16.7	0	0.0	26	6.7	4.03
Increased cost of living	143	36.7	169	43.3	26	6.7	26	6.7	26	6.7	3.97
Grand mean	3.9										

Source; Field Data (2024)

➤ *Technology Advancement*

The study aimed to find out whether youth have easy accessibility to the internet at any place. The finding from table 5 revealed that 56.7% (221) strongly agreed and 20% (78) agreed, with only 16.7% neutral or not sure, 3.3% (13) disagreed, and only 3.3% (13) strongly disagreed. The majority of participants (76.7%) agreed that easy access to the internet facilitates gambling games. This suggests that technology plays a significant role in making gambling more accessible and widespread among the participants.

The study intended to find out whether technology has made it easy for youth to get gambling tips from various sites. Findings from Table 5 show that the majority of gamblers, 64.4% (251) strongly agreed and 29% (113) agreed, with only 6.7% (26) neutral or not sure. A large majority (93.4%) agreed that technology helps them access gambling tips, highlighting how online resources make it easier for participants to get involved in gambling games. This contributes to more frequent gambling behavior; as participants, they are more informed and confident about their gambling habits.

The study intended to find out whether easy accessibility of the internet it easy to place a bet for youth. Findings in Table 5 indicate that the majority of the gamblers 50% (195) strongly agreed and 26.7% (104) agreed with the statement, with 6.7% (26) neutral or not sure and 6.7% (26) strongly disagree. The majority of participants (76.7%) agree that the ease of access to the internet has allowed them to place bets effortlessly, and the majority of them are youth who are involved in sports betting.

The study intended to find out the influence of advertisements on youth involvement in gambling games. Findings in Table 5 indicate that the majority of the gamblers 50% (195) strongly agreed and 10% (39) agreed, with 13.3% (52) neutral or not sure, 10% (39) disagreed, and 16.7% (65) strongly disagreed. Half of the participants (60%) agreed that gambling advertisements have influenced their decision to participate in gambling. This shows that advertising has a notable impact on youth involvement in gambling games, with marketing campaigns likely encouraging more youth to gamble.

The study intended to find out whether easy access to devices such as phones has influenced youth involvement in gambling games. Findings in Table 5 indicate that the majority of the gamblers 50% (195) strongly agreed and 23.3% (91) agreed, with 13.3% (52) neutral or not sure, 10% (39) disagreed, and 3.3% (13.3) strongly disagreed. A large percentage (73.3%) of participants respond that having easy access to devices like phones facilitates their involvement in gambling games, further highlighting the role of technology in making gambling convenient and accessible. This easy access leads to increased gambling frequency.

The study intended to find out whether the availability of mobile money has any influence on youth involvement in gambling games. Findings in Table 5 show that the majority of the gamblers, 26.7% (104) strongly agreed and 23.3% (91) agreed, with 26.7% (104) neutral or not sure. 16.7% (65) disagreed and 6.7% (26) strongly disagreed. Around 50% of participants believe that mobile money has influenced them to gamble because it's easier and quicker to make transactions. This suggests that mobile financial services have streamlined the process, potentially increasing gambling frequency and ease of funding bets.

The researcher also aimed to know whether youths are motivated by the privacy brought by technology. Findings in Table 5 indicate that the majority of the gamblers (26.7%) strongly agreed (104) and 30% (117) agreed, with 10% (39) neutral or not sure, 20% (78) disagreed, and 13.3% (52) strongly disagreed. The majority of participants (56.7%) agree that the privacy brought by technology has motivated them to participate in gambling games, indicating that technology allows them to gamble discreetly, possibly reducing social judgment or personal accountability.

The researcher also aimed to know whether youths are motivated to get involved in gambling games by the updates from social media. Findings from Table 5 show that the majority of participants 46.7% (182) strongly agreed and 30% (117) agreed, with 10% (39) neutral or not sure, 3.3% (10) disagreed, and 10% (39) strongly disagreed. 76.7% of participants agree that gambling-related updates through social media have helped them to get information about gambling games, and this has influenced them to get involved in gambling games, showing that these platforms play an important role in providing information and encouraging gambling involvement.

The researcher also aimed to know whether youths are motivated to get involved in gambling games due to the offers given out by gambling games stations through advertisements. Findings from Table 5 show that the majority of participants 43.3% (169) strongly agreed and 30% (117) agreed, with 16.7% (65) neutral or not sure, 6.7% disagreed, and 3.3% (13) strongly disagreed. 73.3% of participants respond that promotional offers advertised by gambling companies have drawn them into gambling. This suggests that promotions, discounts, or incentives are effective strategies for increasing gambling involvement.

From the result above, the majority of participants agree that technology has greater influence for them to be involved in gambling, whereby the majority of them state that they have easy access to the internet and they can get all information about gambling, and mostly the advertisement has influenced them to join gambling games because of the reward provided by the gambling station.

One of the interviewees was asked about the influence of technology on youth involvement in gambling games, and he provided the following answer:

"...Advertisements frequently target younger people through social media platforms, video games, and streaming services. These ads often glamorize gambling, presenting it as an exciting and potentially lucrative pastime." And also, with the rise of online gambling, access to gambling games has become easier for young people. Mobile apps and websites often use engaging interfaces and incentives, making it appealing and easy for young audiences to participate" (Owner of gambling station, Tengeru, October 2024.) They also agree that advertisement and online gambling have made it easy for youth to get involved in gambling games.

Derevensky and Gupta (2007) indicated that young people most of the time are vulnerable to betting advertisements regularly on TV (96% of youth), followed by the Internet (93%), and with advertisements on announcements and in newspapers and magazines. Thus, through technology, advertisements have been a catalyst to attract people to get involved in betting practices.

The findings of Reith (2006) and Panis et al. (2013), who noted that the availability and efficiency of technology as well as convenience presented by technology had a strong positive correlation to the levels of betting activities.

The study conducted by Mungai (2019) also concludes that technological characteristics such as accessibility, efficiency, convenience, and availability of these devices are critical in determining the influence of technological factors on gambling behavior among university students. It is in the public domain that almost all university students have access to internet use. As a result, the study concluded that technological factors have a positive relationship with gambling behavior among university students in Kenya.

➤ *Social Pressure*

The study intended to know whether family members, like parents and other relatives, can encourage youth to be involved in gambling games. The result in table 5 shows that 55.4% (216) strongly disagreed and 37.4% (146) disagreed about the influence of family members in their involvement in gambling games, with 2.6% (10) neutral and only 4.7% agreed or strongly agreed. The

overwhelming majority (92.8%) disagree that family members have encouraged them to gamble, suggesting that family influence does not significantly drive gambling behavior in this sample.

The study also aimed to understand if the failure of parent care has influenced youth to be involved in gambling games. The findings from table 5 show that 46.4% (181) strongly disagreed and 9% (35) disagreed, with 19.7% (77) neutral, 14.9% (58) agreed, and 10% (39) strongly agreed. The majority of participants (55.4%) disagreed that the failure of parents' involvement in their lives has not encouraged them to be involved in gambling games, but about 25% of participants feel that a lack of parental involvement or to set boundaries has led them to gamble. This indicates that, for some, a lack of parental guidance or supervision may contribute to their involvement in gambling games.

The majority of youth are involved in gambling games because of the influence from their friends. The findings from table 5 show that 30% (117) strongly agreed that their friend has encouraged them to be involved in gambling games, and 23.3% (91) agreed, with 16.7% (65) neutral, 6.7% (26) disagreed, and 23.3% (91) Strongly disagreed that their friend has never encouraged them to be involved in gambling games. A significant portion (53.3%) of participants feel that friends have encouraged them to get involved in gambling games, showing the strong influence of peer pressure and social reinforcement on gambling.

Most of the gamblers join gambling activities under the influence of being part of society or friends practicing gambling. A finding from Table 5 shows that the majority of participants 30% strongly agreed (117) strongly agreed, followed by 26.7% agreed (104) of participants who agreed that they involve themselves in gambling games as a means of socializing with friends. Findings also showed that 13.3% (52) of participants disagreed and 6.7% (26) of participants strongly disagreed, while 23.3% (91) of participants neither agree nor disagree that they are involved in gambling games as a way of socializing with friends. More than half (56.7%) of participants believe gambling helps them socialize, reinforcing the idea that gambling serves a social function and may be used as a way to bond with friends.

The study intended to find if the cycle of youth who are involved in gambling games also involves gambling games or not. The findings in table 5 show that 33.3% (130) were agreeing that most of their friends also play gambling games, and it's what they do when they meet, and 27.2% (106) were strongly agreeing, with 20.8% (81) being neutral, 15.4% (60) being strongly disagreeing, and only 3.3% (13) were disagreeing. A majority (60.5%) admit that they gamble because it's a common activity among their friends, indicating that peer influence and the desire to fit in play important roles in their gambling behavior.

The findings show that the majority of gamblers are involved in the gambling games because of the influence of their friends, and they see it as a way of socializing with others, even though there are a small number of gamblers who state that the failure of their parents to interfere in their lives has made them to follow in gambling games, and some of them state that their parents are also involved in gambling games.

One of the interviewees also stated that

"...If parents gamble or exhibit risky behaviors, they may normalize gambling for their children, making it more likely that they will engage in similar activities." He also states that "adolescents often seek acceptance from their peers. If friends participate in gambling, they also feel pressured to join in to fit in or gain social approval, despite potential risks." He also said that "adolescence is a developmental stage characterized by increased risk-taking. If peer groups celebrate or encourage high-risk behaviors, like gambling, youth are likely to be involved in gambling to gain status" (Owner of slot machine, Sing,isi, October 2024). The result above was supported by the findings from Chikitora (2016), which showed that the majority of Gweru residents joined betting practices after copying from their friends. The participants strongly agreed that they betted to be sociable. Moreover, results expose that the vast majority of participants claimed that they joined sports betting practices for the motive of socializing with friends or family; other participants claimed that they engage in betting activities for the motive of meeting new friends.

➤ Unemployment

The study intended to find out the influence of unemployment on the increase of youth who are involved in gambling games. Table 5 indicates responses from bettors on whether unemployment has made them involved in gambling games. Findings in Table 5 Show that the majority of the bettors, 26.7% (104) agreed and 26.7% (104) strongly agreed that unemployment has made them involved in gambling games. Moreover, 16.7% (65) and 13.3% (52) of gamblers disagreed and strongly disagreed, respectively; 16.5% (65) of bettors were neither agreed nor disagreed. Findings show that the majority of bettors supported that unemployment has made them involved in gambling games.

The researcher also aimed to know whether youths are motivated to get involved in gambling games because it provides quick cash. Table 5 shows that the majority of participants, 56.7% (221), strongly agreed and 26.7% (104) agreed, with 10% (39) neither agreeing nor disagreeing and only 10% (39) strongly disagreeing. A significant portion (83.4%) of participants sees gambling as a source of quick cash, particularly when other forms of income are limited. This reflects the belief that gambling can provide immediate financial relief, which could contribute to the development of problem gambling.

Financial difficulties tend to motivate youth to get involved in gambling games. Table 5 indicates the views of participants on whether gambling games motivate them to be involved in gambling games or not. Results in table 5 show that 50% (195) of participants strongly agreed, followed by 23% (91) of participants who agreed that financial difficulties motivate them to participate in gambling games. Findings also indicate that 3.3% (13) of participants disagree, 13.3% (52) of participants strongly disagree, and 10% (39) of participants neither agree nor disagree that financial difficulties motivate them to participate in gambling games. Findings reveal that the majority of gamblers had the expectation to escape from financial difficulties through gambling games. Most gamblers share a common ideology that one day will come when they will hit the jackpot and win a large amount of money.

The researcher studied whether the expectation of raising income through gambling games motivates youth to get involved in gambling games. Results in table 4.4 indicate that 40% (156) of participants strongly agreed, followed by 36.7% (143) of participants who agreed that they are motivated to get involved in gambling because of the expectation of raising income through gambling games. Findings also indicate that 6.7% (26) of participants strongly disagree, while 16.7% (65) of participants neither agree nor disagree that they are motivated to gamble because of the expectation of raising income through gambling games. Thus, findings reveal that the majority of gamblers had the expectation to raise income through gambling games.

The study aimed to understand if the increase in cost of living influenced youth to be involved in gambling games. The findings from Table 5 show that 36.7% (143) were strongly agree and 43.3% (169) were agree, with 6.7% (26) neutral, 6.7% (26) disagree, and 6.7% (26) strongly disagree. A large percentage (80%) feel that the rising cost of living has driven them to gamble as a way to cover expenses, indicating that financial pressure can exacerbate gambling behavior.

The majority of participants agree that unemployment has influenced them to be involved in gambling games, where the majority of them see gambling as a quick way to get cash and they can raise their income if they win in games. Some of them said that the increase cost of living has influenced them to be involved in gambling games, and this is because their salary is not enough to fulfil their life expenses.

One interviewee was asked about the influence of unemployment on youth involvement in gambling games, and he stated that:

“...Unemployment often leads to financial strain, prompting young individuals to seek alternative sources of income. Some may turn to gambling in hopes of winning money quickly to alleviate their financial pressures.” He also states that *“young people who are unemployed experience boredom or a lack of purpose. Gambling can serve as a form of entertainment or escape from their daily struggles, making it more appealing during times of unemployment”* (Owner of gambling station, Tengeru, October 2024)

The study conducted by Mungai (2019) also shows that the increase in unemployment rate has some extent influenced the gambling behavior among university students in Kenya. Increased cost of living plus the need to keep up with the living standards in the university have seen a number of students engaging in betting activities to get extra money for their social life.

Rude et al. (2014) from Sweden, using household data on gambling expenditure gathered in 2003 and again in 2009, found that the decision to bet was affected by the economic recession. The economic recession attracted people to invest more in betting activities by opening more betting stations as an alternative means of attracting people to combat their low financial capacity, and this possible result was the rising of betting activities.

From the result above, when comparing the grand mean from all three factors, technology advancement scored the highest grand mean of 3.94, followed by unemployment, which scored the highest grand mean of 3.9, and social pressure, which also scored the highest grand mean of 2.87. This shows that technology advancement has a high influence on youth involvement in gambling games, and this is because of the easy access to the internet and the majority of participants are involved in online gambling like sport betting. Unemployment has also influenced youth involvement in gambling games, and this is because of the financial difficulties they face and their expectation of raising their income within a short period of time. Social pressure has a low influence on youth involvement in gambling games, where a small number of participants complain about their family, and the failure of their parents has encouraged them to be involved in gambling games, while others just copy what their friends do.

E. The Effects for Youth Involvement in Gambling Games in Meru District Council

The Likert scale was used to state the level of agreement or disagreement on the effects of youth involvement in gambling games in Meru District Council. The study used codes 1, 2, 3, 4, or 5 (1-Strongly Agree, 2-Agree, 3-Neutral, 4-Disagree, 5-Strongly Disagree). Table 6 indicates views of participants on the effects of youth involvement in gambling games in Meru District Council.

Table 6 The Effects for Youth Involvement in Gambling Games

Positive Effects of Gambling	Y		N		Mean
	F	%	F	%	
Social interaction (friendship and socialization)	208	53.3	182	46.7	1.47
Entertainment (fun and recreation)	260	66.7	130	33.3	1.33
Financial benefits (generate money)	338	86.7	52	13.3	1.13
Skill development (critical thinking, decision-making skills)	117	30.0	273	70.0	1.70
Reduce stress	78	20.0	312	80.0	1.80
Grand mean	1.49				
Negative Effects Of Gambling					
Financial problems (debt)	299	76.7	91	23.3	1.23
Use of drugs (smoking and alcohol)	150	38.5	240	61.5	1.62
Strained relationships (family and friends)	143	36.7	247	63.3	1.63
Mental health problems (depression, insomnia)	195	50.0	195	50.0	1.50
Irresponsible behaviour (early sex, theft, lying)	150	38.5	240	61.5	1.63
Grand mean	1.52				

Source; Field Data (2024)

➤ *Positive Effects*

Results in table 6 show that 66.7% (208) agree that gambling games help them to interact with friends and to socialize with other people, and 33.3% (108) disagree with the statement, which means gambling games do not help them to interact with other people. Two-thirds of participants respond that gambling facilitates social interaction and helps them build friendships. This suggests that for many, gambling is a social activity that provides opportunities for bonding and socializing with others. The social aspect could be a reason why many continue gambling despite its risks.

Results in table 6 show that 66.7% (260) take gambling games as a source of fun and recreation, and 33.3% (130) don't see gambling as a source of entertainment. Similar to social interaction, two-thirds of participants' view gambling as a form of entertainment. This highlights gambling's appeal as a source of fun and recreation, which can make it an attractive pastime for many participants.

Results in table 6 show that 86.7% (338) aim to get money from gambling games, and 13.3% (52) don't aim to get financial benefit. The overwhelming majority (86.7%) believe that gambling can provide financial benefits, despite its inherent risks. This perception may explain why so many participants involve themselves in gambling as a means of supplementing or improving their financial situation, even though they acknowledge its negative consequences.

Results in table 6 show that 30% (117) Yes and 70% (273) No. Only 30% of participants believe that gambling helps they develop useful skills such as critical thinking or decision-making. This suggests that while a minority sees gambling as a mentally stimulating activity, most participants don't perceive it as particularly beneficial for skill development.

Results in table 6 show that 20% (78) of participants agreed that gambling games help them to reduce stress, and 80% (312) disagreed with the statement. Only a small percentage (20%) feel that gambling reduces stress, while the majority (80%) do not see gambling as an effective stress reliever. This contradicts earlier findings where participants indicated that gambling helps them feel at ease, suggesting that while gambling may offer short-term relief, it may not be perceived as a long-term solution for stress management.

The finding above shows that the majority of gamblers agree that they benefit from gambling games because it helps them to get new friends and to socialize. It also helps them to gain financial rewards when they win, and some of them see gambling games as a source of entertainment. There are a small percentage who agree that gambling helps them to reduce stress, and these benefits play a role in motivating youth to continue involved in these games because there is something they gain.

➤ *Negative Effects*

Results in table 6 show that 76.7% (299) Yes and 23.3% (91) No. A large majority of participants (76.7%) report that gambling has caused financial problems, such as debt. This aligns with earlier findings where participants admitted to borrowing or selling

personal items to finance their gambling. The financial strain associated with gambling is a major negative consequence for most participants.

Results in table 6 show that 38.5% (150) Yes, and 61.5% (240) no. A smaller but still significant portion (38.5%) of participants report that gambling has led them to use substances like smoking or alcohol. This suggests that gambling may be associated with other risky behaviors, possibly as a way to cope with the stress or emotional highs and lows of gambling.

Results in table 6 show that 36.7% (143) Yes and 63.3% (247) No. About 36.7% of participants report that gambling has strained their relationships with family and friends. This suggests that while gambling can sometimes be a social activity, it can also create tension and conflict in personal relationships, particularly if it leads to financial issues or irresponsible behavior.

Results in table 6 show that 50% (195) Yes and 50% (195) No. Half of the participants report that gambling has caused mental health issues, such as depression and insomnia. This underscores the emotional toll that gambling can take, particularly when participants face losses or the pressures of financial strain.

Results in Figure 6 show that 38.5% (150) Yes and 61.5% (240) No. Similar to substance use, 38.5% of participants report that gambling has led them to engage in irresponsible behaviors such as theft, lying, or early sexual activity. This highlights how gambling can drive individuals to make poor decisions or engage in activities they might not otherwise consider.

The finding about negative effects of gambling games shows that the majority of youth agree that gambling games has made them suffer financially. This is because they lose their money a lot of time. Also, there are participants who agree that gambling has made them use drug abuse like alcohol and also to engage in irresponsible behavior like liars and thieves, and some of them suffer from mental health issues like depression. This show that even tough gambling games have benefits, but there are a small number of gamblers who suffer from these games.

Finally, interviewee was asked how he think government can address the root causes that lead unemployed or impoverished youth to involve in gambling games.

He suggests that *“...creating peer-led support groups can provide a safe space for young people to discuss their experiences and challenges related to gambling, fostering a sense of community and understanding, Foster community programs that engage youth in positive activities, such as sports, arts, and volunteering. This can help build a sense of belonging and provide alternatives to gambling and stricter regulations on gambling advertisements targeted at young audiences can reduce exposure and temptation, helping to prevent early involvement with gambling activities”* (Ward Executive Officer, October 2024).

Second interviewee *“...He state that it can be by Encouraging open communication between parents and children about gambling and its risks is crucial. Parents can model healthy behaviors and discuss the dangers associated with gambling”*.

“...Providing access to mental health support can help address underlying issues that may lead to gambling behaviors, such as anxiety, depression, or peer pressure” (Village Executive Officer, October 2024).

“...Create job training programs and apprenticeships specifically targeting young people. Encourage local businesses to hire youth and support entrepreneurship initiatives to help them create their own opportunity” (Village Executive Officer, October 2024).

From the result above in table 4.5, the grand mean of positive effects is 1.49 and that of negative effects is 1.52. When comparing these two grand means, it shows that the negative effect has a high mean, which shows that the majority of youth suffer from these games, where the majority of them state that they face financial difficulties because most of the time they borrow money from their friends to support their gambling. Also, a few of them also start to use alcohol and smoke because of the stress caused by these games, but there are participants whose gambling has helped them to interact with other people, and others see these games as entertainment.

CHAPTER FIVE

CONCLUSION AND RECOMMENDATION

➤ *Conclusion*

The study concludes that gambling games are male-associated games as they are dominated by single men with a relatively high level of education, which could point to social and economic factors influencing this behavior.

The study concludes that gambling is a widespread activity among the participants, driven by financial motivations, social pressures, and the accessibility of technology. Technology plays a crucial role in enabling and encouraging gambling, making it more accessible, private, and connected through social media. Advertising and online resources also appear to significantly influence participants' gambling behaviors. Also Social pressure, particularly from friends, also contributes to gambling participation, as many participants view it as a social activity that helps them bond with others and Finally, financial struggles, whether from unemployment, low income, or the rising cost of living, are key motivators for gambling. Moreover, technology and unemployment appear to play significant roles in encouraging gambling behavior.

While many participants find gambling exciting and perceive it as a quick way to make money, the negative consequences, such as financial problems, mental health issues, and strained relationships, are substantial. While participants may enjoy the social and financial aspects of gambling, they also recognize the significant toll it takes on their finances, relationships, and mental health.

There are also many participants who revealed positive effects of gambling, which, according to participants, mainly revolve around social interaction, entertainment, and financial benefits. These aspects make gambling attractive for participants, especially when it allows them to bond with others or provides the illusion of financial gain. However, only a small portion view gambling as a tool for skill development, and even some of them believe it helps reduce stress. This indicates that while gambling may offer short-term enjoyment or socialization, participants don't see it as a constructive or skill-building activity. Therefore, gambling games can be good games if youth know their limit and know when to stop, but it's a bad game because the majority of youth see it as a source of income instead of as a game, and this has led to the majority of them to be addicted and to be involved in other irresponsible behavior.

➤ *Recommendations*

Recommendations Based on the results of the study on the determinants of youth involvement in gambling games, it made the following recommendations:

Findings revealed that the majority of the gamblers were involved in gambling to escape from financial difficulties; thus, this research recommends that the government and private sector should create employment opportunities for the youths to protect them from involving in gambling games in the shadow of unemployment. The youths must also be inspired to come up with innovative and creative ideas, which should be improved to create employment opportunities for the youth.

The government and non-government organizations should provide education to the youth and the community about the impact of gambling, which will affect the whole community, and this will help to reduce the number of youth who borrow money to support their gambling games, to reduce thief's and liars in the society, and it will help to maintain good relationships between community members.

The findings show that advertisement and promotion from media, social media, has encouraged the majority of youth to be involved in gambling games; therefore, the government should prohibit the advertisement and reward offered by the social media, media, and gambling companies so that the majority of youth will not be able to get information about gambling.

The government should introduce the mechanism that will help to limit youth from over gambling, especially online gambling. It can be by setting techniques like maximum loss limits for a period, or even time-of-play limits and self-imposed bet limits.

The finding also shows that there are some participants who state that the failure of their parents has influenced them to be involved in gambling games; therefore, the parents should make sure that they provide education to their children and guide them in every step they take in their life, especially secondary and college students.

➤ *The Researcher Recommends Further Studies on: -*

More research should be done to identify what are the controls that the government has put in place to make sure that those who have been granted a license for gambling businesses follow the terms and conditions as prescribed in their license, like restrictions to participating in gambling games for children under the age of 18.

The research should be done on the efficiency of these laws and regulations with the current modern technology in gambling, for example, how to control the person below the age of 18 years to participate in online gambling.

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APPENDICES

APPENDIX I: QUESTIONNARRER

Dear respondent,

My name is Nyafuru B. Chiremeji, a student at Tengeru Institute of Community Development Pursuing Master of Community Development. I am conducting research on “Assessment of contributing determinants for youth involvement in gambling games.”

I am kindly requesting your participation in this study by responding to the questionnaire. This information will be confidential, and you are free to answer the questions as no name will be written in any paper to identify you. Your participation is highly appreciated.

Questionnaire No. _____

A. Section A: Demographic Information

➤ Age:

- 18-23
- 24-29
- 30-35

➤ Gender:

- Male
- Female

➤ Educational Level:

- High School
- College
- University
- Postgraduate

➤ Economic Status

- Employed
- Unemployed
- Self employed
- Student

➤ Marital Status

- Marriage
- Single
- Divorce
- Widow/ widower

B. Section B: Gambling Status

➤ Have you Ever Placed a Gambling of any Kind?

- Yes ()
- No ()

➤ *What Kind of Gambling are you Engaging with?*

- Sports betting ()
- Slot machines ()
- Bingo
- Pool betting ()
- Lottery (Biko, Tatu Mzuka) ()
- Others (), Specify.....

➤ *How Long have you Been Involved in Gambling?*

- Below 5 years ()
- 1-5 years ()
- 6-10 years ()
- Over 10 years ()

➤ *How Often do you Involve in Gambling?*

- Daily ()
- Once per week ()
- More than once per week ()
- Once per month ()
- More than once per month ()
- Less often ()

➤ *Have you Ever won from your Gambling?*

- Yes, always ()
- Sometimes ()
- Rarely ()
- Never ()

➤ *Have you Ever Gambling Longer than you had Planned?*

- Yes ()
- No ()

➤ *Have you Ever sold Anything to Finance Gambling?*

- Yes ()
- No ()

➤ *Gambling Source of Fund*

- Borrow ()
- Salary ()
- Uptake from parent ()
- My own money ()

C. Section C:

➤ *Questionnaire about the Influence Attitude for Youth Involvement in Gambling Games*

For each statement below put a tick (√) to state your level of agreement or disagreement to which of the following factors which contribute to your involvement in gambling games. Use 1, 2, 3, 4 or 5 (5 strongly Agree, 4- Agree, 3 Neutral or not sure, 2- Disagree, 1-Strongly Disagree).

		5	4	3	2	1
i.	I am always anxious to win any forms of gambling e.g. sports					
ii.	Gambling makes me feel at ease					

iii.	I feel interesting when taking part in gambling games					
iv.	I bet because I have the desire to win money and be like others who have money					
v.	The desire to feel important and improve my self-esteem has seen me involved in gambling activities					
vi.	I always think of gambling practices as one way to invest so as to get more money in a short time					
vii.	My emotions always run high whenever my friends and I are placing gamble					
viii.	I suffer more consequences than benefit in gambling games					
ix.	Gambling has put me to be far from God					
x.	Gambling does not solve any of my life problem					
xi.	Gambling game are neither good nor bad					
xii.	Gambling games does not hinder me to do other activities					
xiii.	Gambling games does not change any of my life style					
Total score						
Total overall score						

➤ *Questionnaire about the Contribution Factors for Youth Involvement in Gambling Games.*

Use 1, 2, 3, 4 or 5 (5 strongly Agree, 4- Agree, 3 Neutral or not sure, 2-Disagree, 1-Strongly Disagree)

	Technology advancement	5	4	3	2	1
i.	I have easy way of connecting to the internet at any place					
ii.	Technology has made it easy for me to get gambling tips from various sites					
iii.	Easy accessibility of internet has made it easy to place a gamble					
iv.	Gambling advertisements influenced me to join gambling game					
v	I have simple and easy access to devices such as phone which I use for gambling games					
vi	Mobile Money has strongly influenced how gambling is done					
vii	The privacy brought about by technology is a huge factor as to why I involve in gambling.					
viii	Social media gives me some important updates about gambling games					
ix	Gambling advertisements influenced me to join gambling games					
X	The offer given out by gambling game stations through advertisement has attract me to like gambling					
Total score						

	Social pressure	5	4	3	2	1
i.	My family member like parents and relative has encourage me to involve in gambling games					
ii.	My family member like parents and relative has encourage me to involve in gambling games					
iii.	The failure of my parents to involve in my live and to set boundaries encourage me to involve in gambling games					
iv.	My friends have encouraged me to involve in gambling games					
v.	Gambling games can help me to socializing with friends					
vi.	Because it is what most of my friends do when we get together (copying from friends)					
Total score						
Unemployment						
i.	Unemployment has influenced me to involve in gambling games					
ii.	I prefer gambling because it provides quick cash before my side hustle					
iii.	Financial difficulties have made me to involve in gambling games					
iv.	I am expecting to raise my income through gambling					
v.	Increased cost of living has pushed me towards gambling games so as to pay some of the bills					
vii	Low salary has made me to involve in gambling games					
viii	I consider gambling as a way to escape financial problems					
Total score						
Total overall scores						

➤ *Questionnaire about the Effect of Gambling Games for Youth*

Which of the following are the effects of gambling games in your life (select all that apply)



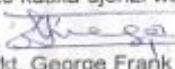
Positive effects	
Social interaction(friendship and socialization)	
Entertainment (fun and recreation)	
Financial benefits (generate money)	
Skill development (critical thinking skill, decision making skill)	
Reduce stress	
Other (specify)	

Negative effects	
Financial problem (debt)	
Use of drug (smoking and alcohol)	
Strained relationship (family and friend)	
Mental health problem (depression, insomnia)	
Irresponsible behavior (early sex, thief, liar)	
Other (specify)	

APPENDIX II: INTERVIEW QUESTION FOR KEY INFORMANT

- How does attitude play a role in shaping youth involvement in gambling games?
- How do family dynamics and parental influence interact with peer pressure to influence youth to develop gambling?
- How do you perceive the influence of media and advertising on young people's involvement in gambling games?
- How do you think unemployment influences the likelihood of young individuals involving in various forms of gambling?
- How do you think government can address the root causes that lead unemployed or impoverished youth to involve in gambling games?

APPENDIX III: INTRODUCTION LETTER FROM TICD


	<p>JAMHURI YA MUUNGANO WA TANZANIA WIZARA YA MAENDELEO YA JAMII, JINSIA, WANAWAKE NA MAKUNDI MAALUM TAASISI YA MAENDELEO YA JAMII TENGERU</p>	
<i>Unapojibu tafadhali taja:</i>		
<p>Kumb Na. TICD/MCD/F024/2022 Katibu Tawala Mkoa, Ofisi ya Mkuu wa Mkoa Arusha S.L.P. 3070, ARUSHA</p>	<p>23/09/2024</p>	
Yah: UTAFITI WA WANAFUNZI WA CHUO CHA MAENDELEO YA JAMII TENGERU		
Kichwa cha Habari hapo juu chahusika.		
<p>2. Madhumuni ya barua hii ni kumtambulisha kwako NYAFURU CHIREMEJI mwenye namba za usajili TICD/MCD/F024/2022, ambaye ni mwanafunzi wa Shahada ya Uzamili (Maendeleo ya Jamii) wa Taasisi ya Maendeleo ya Jamii Tengeru, Arusha. Mwanafunzi huyu sasa yuko katika shughuli za utafiti.</p> <p>3. Taasisi ya Maendeleo ya Jamii Tengeru ilianzishwa na Sheria ya Bunge yaani Establishment Order ya mwaka 2013, moja ya majukumu ya Taasisi ni kufanya tafiti mbalimbali na kutumia matokeo ya tafiti hizo. Kwa sababu hiyo wahadhiri na wanafunzi wa Taasisi hii hufanya tafiti mbalimbali katika nyakati zinazostahili.</p> <p>4. Kwa kuzingatia hilo, tunaomba umpatie mtajwa hapo juu msaada atakaohitaji ili kufanikisha utafiti wake. Gharama za malazi, chakula na usafiri wake atajigharamia mwenyewe. Msaada anaohitaji zaidi ni kuruhusiwa kuwahoji watumishi, wanakaya, Pamoja na wale atakaona wanahitajika kuendana na aina ya utafiti wake.</p> <p>5. Kiini cha utafiti wake ni: "DETERMINANTS OF YOUTH INVOLVEMENT IN GAMBLING GAMES AT MERU DISTRICT ARUSHA REGION Meru District Arusha REGION." Muda wa utafiti huu ni kuanzia tarehe 30/09/2024 hadi tarehe 30/10/2024</p> <p>6. Pia tunaomba mrejesho kama mtaalamu huyu amefika ofisini kwako na kuruhusiwa kufanya utafiti huu. Ikiwa utahitaji maelezo zaidi tafadhali wasialiana nami.</p> <p>7. Asante sana kwa ushirikiano.</p>		
<p>Wako katika ujenzi wa Taifa  Prof. Dkt. George Frank Kinyashi Kny: MKUU WA TAASISI</p>		
<p>Nakala: Ndugu NYAFURU CHIREMEJI</p>		
<p>Tengeru, 78 Barabara ya Duluti Mtaa wa Patandi, 23306 Akheri, Arumeru. S.L.P 1006 Arusha, Tanzania, Simu +255 736 210 917, Nukushi +255 732 980 836, Barua pepe: info@tcd.ac.tz, Tovuti: www.tcd.ac.tz</p>		

APPENDIX IV: INTRODUCTION LETTER FROM ARUSHA REGION

JAMHURI YA MUUNGANO WA TANZANIA

OFISI YA RAIS
TAWALA ZA MIKOA NA SERIKALI ZA MITAA

MKOA WA ARUSHA:
Anwani ya simu "REGCOM"
Simu Na. 2545608/2502289/2545870
Fax Na: 2545239 / 2544386
Barua Pepe: ras.arusha@tamisemi.go.tz
Barua Pepe: ras@arusha.go.tz
Tovuti: www.arusha.go.tz



OFISI YA MKUU WA MKOA,
Mkoa wa Arusha,
2 Barabara ya Makongoro,
S.L.P. 3050,
23101 Sekel
ARUSHA.

Unapojibu tafadhali taja


Kumb.Na. FA. 225/232/01/394 02 Oktoba, 2024

Katibu Tawala wa Wilaya,
S. L. P. 434,
ARUMERU.

Yah: UTAMBULISHO WA MTAFTI BI. NYAFURU CHIREMEJI KUTOKA TAASISI YA MAENDELEO YA JAMII TENGERU

Tafadhali husika na kichwa cha habari hapo juu.

2. Katibu Tawala Mkoa amepokea barua yenye Kumb. Na TIC/MCD/F024/2022 ya tarehe 23 Oktoba, 2024 kutoka kwa Mkuu wa Taasisi, ya Maendeleo ya Jamii Tengeru ikimtambulisha mtafiti tajwa hapo juu.
3. Utafiti huu unahusiana na "*Determinants of Youth Involvement in Gambling Games at Meru District Arusha Region*". Utafiti huu unafanyika kuanzia **30 Septemba, 2024** hadi **30 Oktoba, 2024**
4. Tafadhali apewe ushirikiano utakaohitajika.




**Kny: KATIBU TAWALA MKOA
ARUSHA**

Nakala:
Bi. Nyafuru Chiremeji,
MTAFITI.

APPENDIX V: PERMIT LETTER FROM ARUMERU DISTRICT

JAMHURI YA MUUNGANO WA TANZANIA
OFISI YA RAIS
TAWALA ZA MIKOA NA SERIKALI ZA MITAA

MKOA WA ARUSHA
Simu Na. 2553734/35
Unapojibu taja:



OFISI YA MKUU WA WILAYA
WILAYA YA ARUMERU
S.L.P. 434,
USA RIVER

Kumb.Na.DC/ARUM/AB/174/249/03/VI/162 03.10.2024


Mkurugenzi Mtendaji,
Halmashauri ya Wilaya,
MERU.

YAH: KIBALI CHA KUFANYA UTAFITI

Tafadhali husika na mada tajwa hapo juu.



2. Tumepokea barua kumb. **FA./225/232/01/394** ya tarehe **02.10.2024** kutoka kwa Katibu Tawala Mkoa wa Arusha, ikitambulisha **Bi. Nyafuru Chiremeji** Kutoka **"Kwa Taasisi ya Maendeleo ya Jamii Tengeru"** Ikimpa kibali cha kufanya Utafiti katika Halmashauri yako.
3. Utafiti huo ni juu ya **"Determinants of Youth Involvement in Gambling Games"**.
4. Aidha, Kibali hiki ni kuanzia **30 Septemba, 2024** hadi **30 Oktoba, 2024**.
5. Tafadhali apewe ushirikiano utakaohitajika.


Loveness J. Mjawa
KNY: KATIBU TAWALA WILAYA
ARUMERU.



Nakala: Nyafuru Chiremeji
MTAFITI.

APPENDIX VI: PERMIT LETTER FROM MERU DISTRICT COUNCIL

 **JAMHURI YA MUUNGANO WA TANZANIA**
OFISI YA RAIS
TAWALA ZA MIKOA NA SERIKALI ZA MITAA
HALMASHAURI YA WILAYA YA MERU 

Unapojibu tafadhali taja:
Kumb.Na.N.10/5/108 15.10.2024


Watendaji wa Kata za Usa river,
Seela Sing'isi na Akheri
Halmashauri ya Wilaya ya Meru

Yah: **KIBALI CHA KUFANYA UTAFITI**

Husikeni na somo tajwa hapo juu.

2. Ofisi imepokea barua yenye Kumb.Na.AB/174/AB/174/249/03/VII/162 ya tarehe 03.10.2024 kutoka kwa Katibu Tawala Wilaya ya Arumeru ikimtambulisha *Nyafuru Chiremeji kutoka Taasisi ya Maendeleo ya Jamii Tengeru* kwa ajili ya kufanya utafiti kuhusu *"Determinants of Youth Involvement in Gambling Games."*
3. Kufuatia umuhimu wa utafiti huo, Ofisi inatoa idhini ili Mtafiti huyu aendelee na utafiti kama ilivyoelekezwa kuanzia 30.09.2024 hadi 30.10.2024.
4. Aidha, mnaagizwa kumpokea na kumpatia ushirikiano unaostahili katika kipindi chote cha utafiti katika Kata zenu ili kufanikisha malengo yaliyokusudiwa huku akizingatia Sheria, Kanuni na Miiko ya Serikali ya Jamhuri ya Muungano wa Tanzania.

Nakutakia kazi njema.


Joseph Nyacky
Kny: **MKURUGENZI MTENDAJI**
HALMASHAURI YA WILAYA YA MERU

Nakala:-
Nyafuru Chiremeji

Ofisi ya Mkurugenzi Mtendaji Wilaya, Halmashauri ya Wilaya ya Meru, S.L.P 462, Usa River, Arusha, Simu: + 25527 297 0482, Nukushi: + 25527 297 0483, Barua pepe: ded@merudc.go.tz, Tovuti: www.merudc.go.tz