INVESTIGATING ON SOCIOECONOMIC IMPACT OF BETTING AMONG ADOLESCENT: A CASE OF TEMEKE MUNICIPALITY

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A DISSERTATION SUBMITTED IN PARTIAL FULFILMENT OF THE REQUIREMENTS FOR THE DEGREE OF MASTER OF SOCIAL WORK (MSW) DEPARTMENT OF SOCIOLOGY AND SOCIAL WORK OF THE OPEN UNIVERSITY OF TANZANIA

2025

CERTIFICATION

The undersigned certifies that they have read and hereby recommends for acceptance by the Open University of Tanzania (OUT) a dissertation titled: **"Investigating on Socioeconomic Impact of Betting Among Adolescent: A Case of Temeke Municipality",** in partial fulfillment of the requirements for the Degree of Master of Social Work of the Open University of Tanzania.

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DECLARATION

I, **Abraham Msafiri Mwemfula,** declared that the work presented in this dissertation is original. It has never been presented to any other university or institution. Where other people's works have been used, and references have been provided. It is in this regard that I declare this work as originally mine. It is hereby presented in partial fulfillment of the requirements for the Degree of Master of Social Work of the Open University of Tanzania.

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Signature

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Date

DEDICATION

This work is dedicated to my beloved family: Kim Onai Mwemfula, Alexander Wilmoth Mwemfula, Khamis Ikhoto, Patric Ndomba, Kasimu Mohamed, and Sunday Hemed Mshangani, for their emotional support and encouragement during this study. Also, to my beloved wife, Margaret Samwel Muya, and the children, Joseph Abraham, Grace Abraham, and Boaz Abraham, for their prayers, love, encouragement, tolerance, care, and support during my studies.

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ABSTRACT

This study entitled "Investigating on Socioeconomic Impact of Betting Among Adolescent: A Case Study of Temeke Municipality" is guided with three specific objectives, namely, to examine the social impacts of betting, to assess the economic impact of betting, and to investigate the roles of social welfare officers in creating awareness of betting among adolescents in Temeke Municipality. The study was guided by pragmatic philosophy, where Strain theory was employed. Data were collected by questionnaires and interviews from a sample size of 384. Data were analysed by SPSS version 30, and Invivo software respectively. The findings noted that with social influence behavior, 40% noted the social pressure; 32% noted peer betting behaviors; and 28% recorded from group norms; with betting leading to economic dependence, 96% revealed their understanding against 4% among adolescents. Further, 87% against 13% noted to be aware of the negative impact of betting among Adolescents. The results demonstrate the vital role that social welfare officers and schools play in reducing the negative impacts of betting. While school clubs and debates have demonstrated the ability to serve as platforms for raising awareness, community outreach is still scarce and under-represented. An approach that is inclusive of the community and multisectoral is necessary to solve this rising issue. Youth involvement, and preventive education must be given top priority in policies and initiatives. Temeke Municipality's adolescents' long-term socioeconomic well-being can only be safeguarded and enhanced by concerted and persistent efforts.

Keywords: *Adolescent, Betting, Socioeconomic, Temeke Municipality.*

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LIST OF ABBREVIATIONS

AIFS	Australia Institute of Family Studies
APA	American Psychological Association
BC	Before Christ
DFA	Diamond Field Advertiser
NBS	National Bureau of Statistics
UK	United Kingdom
USA	United State of America

CHAPTER ONE

INTRODUCTION AND BACKGROUND OF THE STUDY

1.1 Chapter Overview

This chapter sets the stage for an Investigating the socioeconomic impact of betting on adolescents: A Case Study of Temeke Dar Es Salaam. This chapter consists of background of the study, Statement of the problem, General Objectives and specific objectives, Research Questions, significance of the study, limitation and Delamination of the study and the scope of the study.

1.2 Background of the Study

The history of betting can be traced back to ancient Mesopotamia around 3000 BC, where dice made from animal bones were used. In the medieval age, betting was often linked to religious rituals and was regulated by spiritual leaders. The first formal bookmakers appeared in the UK in the 18th century, and regulations began to be introduced around 1190 by the Kings of England and France. The 20th century saw the rise of organized sports betting, especially with horse racing (Honest, 2024). Betting came with negative problems for adolescents like addiction, mental health issues, financial problems, engaged in crimes, and suicide.

Measures taken tackle the problems of community oversight, religious teachings, legal and regulatory actions and medieval regulations (Nieka, 2024). Faria, (2024) said, despite all measures the problem still exists and is increasing due to normalization, peer pressure, risk taking behavior, escape mechanisms to depression, financial incentives, economic hardship and accessibility and technology like online gambling. The United Nations Office on Drugs and Crime (2022) highlighted the

link between illegal betting and organized crime, estimating that up to $1.7 trillion is wagered on illicit betting markets annually. This has significant socioeconomic impacts, including corruption and financial instability.

The World Health Organization (2022) reported that 0.2-12.3% of adolescents globally suffer from problem gambling, leading to mental health issues such as anxiety and depression. American Psychological Association (2023) said that nearly two-thirds of adolescents (ages 12-18) had gambled or played gambling-like games in the previous year. The young were associated with higher psychological distress and increased chances of developing gambling problems. The increasing of these negative impacts of betting yearly reveal excessive measures should be taken including my study to see the socioeconomic impacts on adolescents.

In United State of America 2022, a significant rise in adolescent gambling participation was noted, with 68% of adolescents aged 14-21 engaging in gambling activities. The USA 2023, betting addiction was recognized as a public health threat, with over 26% of adolescents using online casinos or slot machine games developing betting disorders (Richard, 2024).

In Argentina 2022, study by the Buenos Aires City Ombudsman Office (2024) found that 24% of secondary school students aged 12 to 19 had gambled online, with 8.8% betting frequently and 2024 the prevalence of online gambling addiction among adolescents remained high, with 24% of secondary school students admitting to gambling online. By considering the statistics, the USA has a higher rate than Argentina. Argentina uses stricter regulations, community involvement and public

awareness to control adolescent betting. This rise in betting activities has been linked to higher rates of gambling addiction and financial instability among young people.

In the United Kingdom 2022, 31% of 11–16-year-olds spent their own money on gambling and 0.9% identified as problem gamblers, 2.4% as at-risk gamblers. In 2023, 26% of 11–17-year-olds spent their own money on gambling, 7% identified as problem gamblers, 1.5% as at-risk gamblers (UK Gambling Commission, 2024). In Belgium 2022, 9.7% of young people played scratch cards, 5.3% played the lottery, 2.3% played poker and 2023 12.4% of young people bet on sports, 5.3% played the lottery, 2.4% played casino games (Brusselstime, 2022). Statistically Belgium poses a lower rate of adolescent betting and negative impacts than Uk. Adolescents who engage in betting are more likely to experience psychological issues such as anxiety, depression, and strained relationships and decrease academic performance.

In Australia 2022, about 73% of Australians aged 18 and over reported spending money on gambling. In 2023 Almost half (46%) of Australians aged 18 and over who gambled in the past year were classified as being at-risk of, or already experiencing, gambling harm (AIFS, 2023). In New Zealand 2023, about one in five people in New Zealand experienced harm due to their own or someone else's gambling (Ministry of Health New Zealand, 2023). New Zealand has a lower rate of adolescent betting than Australia. Mechanisms to reduce the impacts like psychological, social isolation, suicide and crime trends, such as raising awareness, stricter regulations, and education. The promotions of betting make it more appealing and accessible contributing to higher rates of betting among adolescents and di-socialization.

In China 2022, A study found that 34.7% of young adults who engaged in gacha gaming (a type of micro transaction game) were at moderate to high risk of problem gambling and in 2023, research indicated that adolescents and young adults with gambling problems experienced increased negative mood states, leading to depression, anxiety, and suicidal ideation (Anson et al., 2022). In Saud Arabia 2023, a national study found that 20.45% of Saudi school students were diagnosed with video gaming disorder (Amjad et al., 2024) China is higher in ratio than Saudi Arabia in socioeconomic impacts of betting in adolescents. Addiction of betting cause depression, anxiety, fiscal imbalance and suicide which leads to weakness in growth and development.

In Ghana 2022, about 3.1% of children aged 8 to 17 had engaged in gambling activities (Kyei-Gyamfi et al., 2022). Olasupo, (2023) In Nigeria 2023, a study involving 200 adolescents aged 12 to 16 found significant engagement in sports betting. In making a comparison of statistics, Ghana affected much. Nigeria poses a low ratio due to strong regulations, awareness rising, and most people are well knowledgeable. Problems of development of mental, physical and social interactions infringe also the family's bond to their adolescents.

In South Africa 2022, gambling was already a concern, with 5% of adolescents showing signs of gambling addiction and in 2024 the trend of underage gambling persisted, with 5% of adolescents still exhibiting signs of gambling addiction (DFA, 2024). In Botswana 2022, the Gambling Authority conducted a baseline study revealing that approximately 5% of the population including adolescents experienced issues related to problem gambling and 2024 trends show the problem persisted

despite data not published (Business weekly magazine, 2024). Statistically both countries have the same ratio, but South Africa affected more because of a higher population than Botswana. The Impacts of school dropping, crime increasing, suicide, family problems and depression make adolescents engage in crimes.

In Kenya 2022, a study found that sports betting negatively affected youth welfare by 1.49% more than those who abstained from it. The prevalence of gambling addiction among Kenyan youth was high, with 84% of youth having experimented with betting. In 2023 the social impact of sports betting continued to be a concern, with addiction and financial problems being significant issues (Gathuru, 2022). In Uganda 2022, Problem gambling among adolescents was prevalent, with 40% of secondary school students having gambled at some point. Among those, 17.7% were classified as problem gamblers and in 2023 the prevalence of problem gambling remained high (Anyanwu et al., 2023). Kenya is experiencing higher consequences than Uganda. Increase of adolescents in crimes, suicide, depression and school dropouts come to be a burden to the family and government.

In Tanzania 2022, the prevalence of adolescents including secondary students 15% aged 10-17, engaged in gambling activities (Nuriath, 2022). Finscore (2023) outlines 18% gambling households, including adolescents leading to more severe financial and social problems. In 2024, the trend of tax revenue continued to rise, and with 25% of youth and adolescents including secondary school students now involved in betting (Saumu, 2024). The increase of adolescent betting also increases the socioeconomic impacts including debt, poor academic performance, and higher rates of depression and anxiety among young gamblers. Knowing the socioeconomic

impacts of betting on adolescents will give way on how to reduce the problems.

In Dar es Salaam region, especially Temeke municipality, there is no study conducted to show the socioeconomic impacts of betting on adolescents. There is a study of Roghers and Ondiek (2023) 'Assessing Factors that Influence Teenagers' Involvement in Gambling Activities in Tanzania: A Case of Tandika Ward of Temeke District, Dar es Salaam – Tanzania'. The study conducted by Nuriath (2020) 'the prevalence of sports betting in Tanzania Secondary School Students' a case of Dodoma. Saumu (2024) also shows nationwide the increase of youth and adolescents including students in betting 20% of 2023 and 25% of 2024. According to the reports of those studies, there is an increasing number of adolescents in betting, no research conducted on socioeconomic impact in Temeke. So, there is a need to conduct a study investigating the socioeconomic impacts of Betting on Adolescents in Temeke Municipality.

According to the statistics and problems in United Stated of America, United Kingdom, China, Belgium, Russia, Nigeria, South Africa and Uganda adolescent betting has been linked to socioeconomic challenges, including financial distress, academic decline, and increased risk-taking behaviors. The increase of technology of betting apps, machines, software, and kinds of sports betting has an impact on the population of Temeke including adolescents.

These trends adolescents may experience attracted to betting and addiction betting, comparable socioeconomic impacts, including financial strain, academic challenges, and exposure to risky behaviors, necessitating targeted interventions. Mgheni and

Ondiek (2023) said, factors like gambling apps and online platforms have made betting more convenient, allowing adolescents to engage in gambling activities without physical restrictions, ineffective regulations and parental oversight exacerbating the issue.

Government put efforts into public awareness campaigns to promote responsible gambling behaviors and highlight the legal age restrictions for gambling. Regulation and Enforcement including stricter age verification processes and monitoring of betting activities. Support Services including counseling and rehabilitation programs (Saumu, 2024). Non-Government organizations like African Children Life Vision Recovery Foundation, TRACE (Tanzania Resource Action Centre for Environment) and other organizations also impute their efforts of rehabilitation, providing alternative activities, and preventing youth engaging in harmful behavior.

1.3 Statement of the Problem

Before the betting activity traditional games like chess, checkers, and board games were popular. People also engaged in physical sports and activities such as wrestling, archery, and horse racing. Communities often gathered for festivals, fairs, and celebrations, which included music, dance, and communal feasts (Dan, 2024). Many people spent their time creating and appreciating art, whether it was painting, sculpting, weaving, or other crafts, revolved around agriculture and farming, tended to livestock, and engaged in trade to sustain their livelihoods. The gaming act 2003, cap 41, betting activities is not illegal, but sections of 70 prohibit people under the age of 18 to practice betting but they do practice.

In the Global view, there is an increase of adolescents in gambling including betting (APA, 2023). In Tanzania 2022, 15% aged 10-17, of adolescents engaged in gambling activities (Nuriath, 2022). In 2023, approximately 20% of adolescents including secondary students were reported to be gambling. In 2024, the trend continued, with 25% of adolescents including secondary school students now involved in betting (Saumu, 2024) Statistics show the increase of the problem. Online betting, Apps and increase of house of gambling perpetrating adolescents to engage in betting and finally encounter socioeconomic impacts. There was little research conducted in Tanzania, and in Temeke municipality no research conducted about investigating the socioeconomic impacts of betting on adolescents, my study come to reveal the impacts in Temeke.

The reasons to prefer adolescent's population from other population are due to Vulnerability particularly their developmental stage, their negative decision-making skills, more susceptible to risky behaviors, different negative impacts when losing the bet which includes socioeconomic impacts, anxiety, depression and stress, academic performance goes down leads to low grades and absenteeism. Family relationships are shaking due to stealing and other abnormal behavior. Social isolation when adolescents take much time in betting (Goran & Karlo, 2019).

Financial instability by losing money, entering the dep't behavior and finally engaging in crimes. Reduced future earnings and increased poverty. Peer pressure, technology, inactiveness of government to adolescents, families less in adolescent control, community members are not concerned with adolescent betting behavior. My study came to show exact impacts and suggests ways to solve those problems.

1.4 General Objective

Analyze the Socioeconomic Impact of Betting among Adolescent: A Case Study of Temeke Municipality

1.5 Specific Objectives

  i. To examine the social impacts of betting among adolescents in Temeke Municipality

 ii. To assess the economic impact of betting among adolescents

iii. To investigate the roles of social welfare officers in creating awareness of betting on adolescents

1.6 Research Questions

  i. What are the social impacts of betting on adolescents?

 ii. What are the economic impacts of betting on adolescents?

iii. What roles of social welfare officers on creating awareness of betting on adolescents?

1.7 Significance of the Study

To the Practitioners, the study will help to Understand Risks and negative impacts associated with adolescent betting, enabling them to identify at-risk individuals more effectively. Also, will help to Develop Interventions to address gambling-related issues, offering tailored support and resources to affected adolescents. To have imputes raising awareness to the communities, schools, and families and fostering a proactive approach to prevention. Study equips practitioners with evidence-based data to advocate policy changes and regulations. Understanding the socioeconomic

impacts on adolescents helps social welfare practitioners provide better support to families dealing with the consequences of gambling, including counseling and financial guidance.

To the Policymaker, the study will enable and develop evidence-based regulations and interventions to address the issue effectively. Policymakers can use the findings to strengthen existing regulatory frameworks or introduce new policies. Will help to identify the area and communities most affected by adolescent betting, allowing for targeted resource allocation to areas that need it the most. Will help to plan for Public Awareness Initiatives and programs in promoting responsible behavior.

To Academicians, this study will add valuable information to the existing body of research on the socioeconomic impacts of gambling, particularly focusing on adolescents. Academicians can benefit from the study's methodologies, which may include innovative data collection and analysis techniques. Study can be used in academic discussions and publications to advocate effective regulations and interventions. Academicians from various fields can gain interdisciplinary insights, fostering collaboration and comprehensive understanding.

To the Community, will understand the risks, community members can work together to educate adolescents about the dangers of gambling. The findings can help community leaders and organizations develop targeted support and intervention programs to assist adolescents affected by gambling. This includes counseling services, peer support groups, and educational workshops. Community-based initiatives, such as sports and recreational activities, can be promoted as healthier

alternatives as prevention strategies.

1.8 Scope of the Study

Muhammad (2024) defines scope of research is a critical element of any study, defining the boundaries within which the research operates. It sets the focus, outlines the parameters, and clarifies what the study will and will not address. The following are some of the scope

i. Topic Coverage: the study will cover the betting activities result in a socioeconomic impact.

ii. Target Population: the study will deal with adolescents from 11 – 17 years of government schools.

iii. Geographic Location: the study will be limited to the wards of Chamanzi and Toangoma within Temeke municipality.

iv. Timeframe: the study will take 8 months from proposal writing to the final report writing.

v. Exclusions: the study will not consider adolescents who are out of chamanzi and Toangoma and out the range of the years.

1.9 Organization of the Dissertation

This proposal is organized into three chapters. Chapter One covers the introduction and background of the study, a statement of the problem, and the study's objective. It also covered research questions, the significance of the study, the scope of the study, and the organization of the dissertation. The second chapter reviews the literature that bears on the study. It explicitly defines key terms, theoretical and empirical literature reviews, conceptual framework, and research gap. Chapter three presents

the study area and research methodology. It explicitly presents research design, target population, sampling procedures, sample size, data sources, data collection methods, and data analysis. Chapter Three also demonstrated the validity and reliability of the research instruments and ethical issues

CHAPTER TWO

LITERATURE REVIEW

2.1 Chapter Overview

This chapter presents the definition of key terms, theoretical review, and theory guiding the study, empirical literature review and research gaps.

2.2 The Conceptualization of Key Terms

Creswell and David (2017) define conceptualization as the process of specifying what a researcher intends to measure by defining the concepts and terms used in the study. It involves clarifying abstract ideas and translating them into measurable observations.

2.2.1 Adolescent

WHO, (2021) defines an adolescent is any person between ages 10 and 19. The stages of adolescence are early adolescence from the age of 10 – 14, middle adolescence from the age of 15 – 17 and late adolescence from the age of 15 and 19. Adolescents experience changes in their social relationships, financial ambitions and need to become independent from their parents and learn to make their own decisions (Hagan, 2021). This study defines adolescents as a person with the age of 11-17 years and affiliated with socioeconomic impacts of education attainment, financial savings, deviant behaviors, life skills empowerment and social isolation.

2.2.2 Betting

Whelan (2024) Betting involves risking something of value on the outcome of an event with an uncertain result, often with the hope of winning additional value. The

definition emphasizes the concept of "risking something of value," which is particularly pertinent to adolescents. The inclusion of "hope of winning additional value" sheds light on the motivations behind adolescent betting (Calado, Alexandre, and Griffiths, 2017). This definition provides framing broader context of gambling. Also, the definition will entail potential rewards, and the disappointment of losses how affects their adolescent's socioeconomic status and well-being.

2.3 Theoretical Review

This section explains the theory which guides the study. A theoretical review involves critically analyzing existing theories, models, and frameworks relevant to a particular research area. Theoretical reviews are essential in academic research as they provide a solid foundation for new studies (Grant and Booth, 2009). This study is guided by Strain Theory.

2.3.1 Strain Theory

Strain theory, developed by Robert Merton in 1938, nationally is American, was born on July 4, 1910, and passed away on February 23, 2003. Theory is rooted in the functionalist perspective, he's interested in how social structures contribute to deviance, and his theory centers on the idea that social strain emerges when individuals are unable or blocked from achieving culturally approved goals through legitimate means. Individuals including adolescents may experience strain or frustration, leading to alternative behaviors that may be considered deviant or criminal (Merton, 1938). These goals are success, wealth, education, upward mobility, health, shelters, properties, land, accepted norms, growth and development matters, earnings and training. Strain Theory suggests that adolescents may turn to

gambling as a coping mechanism when they experience social or economic pressures. Peer pressure plays a significant role, as young individuals often model their behavior based on their social circles, leading to increased gambling participation.

2.3.1.1 Key Arguments in Merton's Strain Theory

Cultural Goals: these are the objectives or ambitions that a society values and promotes, such as wealth, success, and social status. Adolescents in Temeke may be influenced by cultural goals like achieving financial independence, gaining social recognition, and attaining material wealth through betting (Albert, 1955). For example, adolescents might engage in betting to quickly earn money to support their families or to gain status among peers by winning bets.

Institutionalized Means: These are the legitimate, socially accepted methods by which individuals are expected to achieve cultural goals, such as getting an education, working a job, or saving money (Zhang, 2012). Adolescents in Temeke might face challenges in accessing institutionalized means due to economic constraints, lack of job opportunities, and limited educational resources for instance, some adolescents might turn to betting as a perceived shortcut to achieve financial success or to support their families, by passing the institutionalized means that seem unattainable or insufficient in their context.

Anomie: A state of normlessness or confusion that occurs when there is a disjunction between cultural goals and the means available to achieve them. This concept, closely linked to Emile Durkheim's work, was adapted by Robert Merton for his

Strain Theory (Steven and Rosenfeld, 1994). In Temeke Municipal, adolescents may experience anomie due to the disparity between the societal pressure to achieve financial success and the limited legitimate opportunities available. This normlessness can lead to a sense of disillusionment and frustration, pushing young people towards betting as an alternative means to achieve their cultural goals. For example, when faced with unemployment and lack of educational opportunities, adolescents might perceive betting as a viable, albeit risky, way to attain economic stability and social status.

Modes of Individual Adaptation; Merton identified five ways in which individuals adapt to the strain caused by the gap between goals and means. These modes of adaptation help explain different responses to societal pressure which are Conformity, Innovation, Ritualism, Retreatism and Rebellion (Merton, 1938). Conformist models adhere to societal expectations, working within the established system to attain success. This is the desired and expected behavior in most societies, and those who conform tend to follow conventional paths such as pursuing education, finding stable employment, and building social capital (Zhang, 2012).

For example, adolescents in Temeke might work diligently to perform well academically, subsequently pursuing higher education or technical skills training to secure a job. This model enables them to build a stable future and contribute positively to their community while resisting the betting as a shortcut to success. An Innovation model occurs when individuals accept the societal goals but reject or are blocked from using legitimate means to achieve them. Instead, they turn to alternative, often deviant, methods (Albert, 1955). For example, an adolescent in

Temeke may resort to betting as an innovative strategy to quickly earn money, hoping to achieve financial stability and social recognition. This behavior reflects the strain they experience between their aspirations and the limited legitimate opportunities available, leading them to adopt betting as a seemingly viable alternative.

Ritualism models involve abandoning societal goals but rigidly adhering to the means of achieving them. Ritualists have given up on the idea of attaining significant success or wealth, yet they continue to follow the rules and perform their societal roles (Steven and Rosenfeld, 1994). For example, an adolescent might consistently attend school and follow the rules yet lack the motivation to excel academically or pursue higher education, feeling resigned to their current situation and simply adhering to societal expectations without aspiring for more. A retreatism model occurs when individuals reject both societal goals and the means of achieving them. Retreatants withdraw from societal expectations altogether, often leading to behaviors such as drug addiction, alcoholism, or vagrancy. Merton saw retreatants as people who have "dropped out" of society, often leading isolated or marginalized lives (Albert, 1955).

2.3.1.2 Relevance of the Theory

The specific objective of examine the social impacts of betting among adolescents in Temeke Municipality is relevant to the theory. The key argument of modes of individual adaptation of innovation explains that Adolescents who engage in betting accept societal goals but use illegitimate means that are betting to achieve them (Saul, 2023). Example, most adolescents at Mbagala wish to own a motorcycle

(BodaBoda), instead of working by wages, or to wait and be saved by parents they opt betting as the way to earn huge money.

The specific objectives of assessing the economic impact of betting among adolescents in Temeke municipality are relevant to the theory. Strain from poverty, lack of employment opportunities, and self-reliance opportunities pushing them towards betting to achieve financial success or coping mechanisms to poverty or to escape their economic challenges (Easy Sociology, 2024). Example: A form four leavers or six leaver and who have not passed higher level, most of them in Temeke used to stay in betting centers from morning to subsidize accepted ways of earning money to fulfil their needs. Once they lose a bet, they enter deviant behavior like Panya Road.

The specific objective of investigating the roles of social welfare officers on creating awareness of betting on adolescents is relevant to the theory. Social welfare officers can help to reduce the state of anomie (normlessness) by establishing clear norms and providing support systems that guide adolescents towards positive behaviors. When creating awareness and providing resources, social welfare officers can encourage adolescents to adopt the "conformity" mode of adaptation, where they strive to achieve societal goals through legitimate means (Easy Sociology, 2024).

Example: Social welfare at Chang'ombe within Temeke district after increasing theft, family conflicts, social isolation and drug addicts which are raised by adolescents after losing a bet, in collaboration with Police Gender and Children Desk coordinate religious leaders through their forum to speak prohibition of those acts.

To advocate for policy enforcement that prohibits adolescents from betting through the District Commissioner.

2.4 Empirical Literature Review

Cresswell & Cresswell (2018) noted that an academic review that focusses on research studies based on observed and measurable phenomena is known as an empirical literature review. Usually, this form of review uses data gathered by surveys, experiments, interviews, observations, or case studies. This section guided with the specific objectives; has discussed below,

2.4.1 The Social Impacts of Betting among Adolescents

In the USA, Brenden (2024) quoted Elise Mikkelsen, the director of the Division of Problem Gambling for the Arizona Department of Gaming notes that gambling among teens is often correlated with other risky behaviors such as underage drinking, drug use, truancy, and bullying. Richard (2024) conducted a study in New York City and revealed that the long-term dangers associated with adolescent gambling include gambling addictions, financial problems, mental health issues, emotional family distress, and legal consequences.

In England, Gambling commission report indicates that gambling can strain relationships with friends and family. Adolescents who gamble may experience conflicts with their loved ones, leading to social isolation and a breakdown in family dynamics. Experience difficulties with schoolwork and have lower educational attainment (Gambling Commission, 2023). Adolescents with gambling problems often report less parental supervision and higher alcohol use compared to their peers.

Also, adolescents tend to have a history of hyperactivity and impulsiveness (Alan and Mark, 2020).

Betting among adolescents in both the USA and England has great social impacts. In the USA, adolescents who engage in gambling often experience social isolation and strained family relationships, which can lead to a breakdown in trust and an increased risk of criminal behavior. Similarly, in England, young people face social isolation and neglect of responsibilities, impacting their ability to maintain healthy relationships with friends and family. The normalization of gambling within their social circles can exacerbate these negative social impacts, making it crucial to implement comprehensive education and support services to protect young people from gambling-related harms.

In Australia, Rebecca (2023) conducted a study on gambling participation and experience of harm in Australia. Their findings showed that gambling participation among adolescents was associated with social harms, including relationship problems, delinquency, and poor school outcomes. He highlighted the impact of social media advertising and betting apps on young Australians, and the lack of support resources for this age group. Adolescents in families that participate in gambling are more likely to gamble themselves, leading to relationship problems, delinquency, and poor school outcomes (Helen, 2023).

In Papua New Guinea, Nicolas and Christopher (2023) conducted a systematic review titled "A Systematic Review of Adolescents Sports Gambling." They found that sports gambling among adolescents are becoming increasingly prevalent, with

young males showing a greater inclination towards gambling activities. The review highlighted the need for more research on the motivations and intentions behind adolescent sports gambling. Gianluca, Paul, and Daniel (2023) Their study revealed that sign-up and bonus bet inducements were perceived to have a stronger influence on increasing betting behavior and engaging in higher-risk gambling among young people.

In China, Gangliang, Jiang and Min, (2024) They found that online gambling platforms provide a virtual environment that offers short-term relief and excitement but also increase the risk of excessive gambling and social problems, such as time loss and negative impacts on relationships. Anson et al., (2022) revealed that adolescents are at a higher risk of developing gambling behaviors, which can lead to social isolation, depression, and anxiety and affecting their relationships with family and friends. According to a study published in the International Journal of Public Health (2024) approximately 5.8% of Chinese adolescents aged 11-19 years who engaged in gambling in the past year were identified as being at risk for probable gambling disorder.

In Brazil, Adolescents who struggle with gambling may resort to criminal activities to fund their habit. This can include theft, fraud, or other illegal activities, leading to legal issues and a criminal record. Adolescents who become addicted to gambling may withdraw from their social circles, preferring to spend time betting rather than engaging in social activities. This can lead to social isolation and a lack of support from peers (Jeffrey, 2023). The pressure to win and the fear of losing can lead to emotional distress and psychological issues and cause conflicts with peers and

family.

In Nigeria, Bankole, (2020) his research was on investigating the patterns and prevalence of gambling behavior among youths in South-West Nigeria. It found that gambling is associated with financial strain, depression, and criminal behavior, impacting the social fabric of communities. Saidi and Oluwafemi (2019) study examines the participation of youths in gambling in Lagos State and its effects on household welfare and spending. It found that gambling provides financial resources for daily expenses but also leads to adverse effects on youth welfare and social stability.

In Kenya, Gathuru, (2021) his study explores how sports betting affects the welfare of youths in Kenya. It found that betting leads to social isolation, strained family relationships, and increased risk of engaging in criminal activities to fund their gambling habits. Mario, (2019) his article discusses how gambling is perceived to secure a better future among youths in Western Kenya. However, it also highlights the negative social consequences, such as neglect of responsibilities, social exclusion, and the erosion of traditional values.

Betting among adolescents in Nigeria and Kenya in totality of African Continent socially major concern should be taken. Many young people, especially those from low-income families, use sports betting to make quick money. However, this often leads to social isolation, as they spend more time gambling than engaging with their peers. The strain on family relationships is also evident, as adolescents may lie about their gambling habits, leading to a breakdown in trust. Additionally, the

normalization of gambling within their social circles can lead to increased participation and exacerbate the negative social impacts. Addressing these issues requires a comprehensive approach, including education, support services, and stricter regulations to protect young people from the harmful effects of gambling.

2.4.2 The Economic Impact of Betting among Adolescents

In the USA, Jake (2020) from the University of Arizona examines the economic impact of legalized sports gambling. While the study primarily focuses on the overall economic effects, it suggests that increased access to gambling can lead to financial instability and negative economic outcomes for vulnerable populations, including adolescents. Rebecca and Tebbett (2023) examine the social and economic costs of gambling. They found that gambling behaviors are associated with poor mental health, financial instability, and reduced academic performance among adolescents.

In England, the Gambling commission reported that adolescents who gamble are at risk of developing financial problems. They may spend money on gambling that they cannot afford, leading to debt and financial instability (Gambling commission, 2023). Baker et al., (2024) their study found that online sports betting significantly reduces savings, increases credit card debt, and raises overdraft frequency, particularly among financially constrained households. These effects can lead to financial instability and negatively impact household investment and spending decisions.   Betting can have significant economic consequences for young people, including financial stress, reduced savings, and negative impacts on mental health and academic performance. These impacts live long term and in turn furnished the families with no stability of economic taking care of their adolescents after being

affected. The families take them to health services, to the school again, to the psychologist and sometimes to the religious leaders with the aim of restoring them.

In Australia, Australia Gambling Regulatory Commission, (2023) Gambling is a major public policy issue in Australia, affecting the health and wellbeing of individuals and families including adolescents in a range of ways. Estimates suggest that Australians lose approximately $25 billion on legal forms of gambling each year, representing the largest per capita losses in the world. Research conducted by Goodwin and colleagues (2017) examined how many people (on average) could be negatively affected by someone else's at-risk gambling. The research found that a person experiencing problem gambling can affect up to 6 other people around them, moderate-risk gambling up to 3 others, and low-risk gambling up to one other. Close family members, including spouses and children, were most often identified as the people impacted by others' gambling problems (Goodwin et al. 2017).

In Papua New Guinea, Riley et al., (2023) they found that modern technology, such as online gaming apps and online gambling venues, has significantly increased adolescents' exposure to the risks of problem gambling, leading to potential economic consequences for both individuals and families. Bonus bet inducements were perceived to have a stronger influence on increasing betting behavior and engaging in higher-risk gambling among young people, which can lead to economic hardship (Gianluca, Paul, and Daniel, 2023). The expansion of mobile phones and internet access has made betting more accessible to adolescents. This has led to concerns about the potential for increased problem betting.

In China, Yu, (2024) he's study examines how socioeconomic status influences online gambling behavior among adolescents. It found that adolescents with higher allowances were more likely to engage in gambling activities, leading to financial and social impairments. Adolescents who develop gambling habits may incur debts, either through borrowing money to continue gambling or through online gambling platforms. This can lead to long-term financial problems and a cycle of debt, reduced household income and increased financial stress (Gangliang, Jiang and Min, 2024).

In Brazil, balancing economic growth with the need to protect adolescents from gambling-related harms is a significant challenge. Betting can lead to a decline in academic performance as adolescents may prioritize gambling over their studies. This can result in lower educational attainment and reduced future earning potential. Adolescents who engage in betting often spend their fares or their money and lead to financial stress and their families to face financial strain (Vinicius, 2024).

In Nigeria, Obayi, (2020) his study examines how sports betting and gambling affect the economic status of youths in southeastern Nigeria. It was found that while many youths view sports betting as an economic opportunity, it often leads to negative economic outcomes, such as financial instability and reduced savings. Saheed, & Olayem (2023) his study explores the economic consequences of sports betting among senior secondary school students in Lagos State. It found that betting leads to financial strain on families, reduced savings, and increased risk of debt among adolescents. In Kenya Economic, Wandeda & Kefa (2022) his research investigates the economic costs of gambling on youth, including reduced savings, asset sales, and increased financial strain on households. The study emphasizes the need for

interventions to mitigate these economic impacts and protect adolescents from gambling-related harms. Muigai, (2021) his study explores how sports betting affects the welfare of youths in Kenya. It found that betting leads to financial instability, reduced savings, and increased risk of debt among adolescents. The study also highlights that lower-income individuals are more likely to participate in sports betting, exacerbating their financial challenges.

Betting among adolescents in Nigeria and Kenya in a general view of Africa has a significant economic repercussion. Many young people, especially those from low-income families, are drawn to sports betting as a coping mechanism to poverty. However, this often leads to financial instability, as they spend their savings and wages on bets. The result is a cycle of debt and reduced savings, which can have long-term effects on their financial well-being. Additionally, the time spent on gambling can detract from their education and future earning potential. Addressing these issues requires a comprehensive approach, including education, support services, and stricter regulations to protect young people from the negative economic impacts of gambling.

2.4.3 The Roles of Social Welfare Officers in Creating Awareness among Adolescents

In the USA, Social Welfare Officers play a crucial role in creating awareness about adolescent betting in the USA by implementing educational programs in schools and communities. They collaborate with teachers, parents, and community leaders to provide information on the risks and consequences of gambling. Additionally, they offer support services for adolescents struggling with gambling addiction, including

counseling and referral to treatment programs. By organizing workshops and awareness campaigns, social welfare officers help to reduce the stigma associated with gambling and encourage open discussions about the issue. Their efforts aim to prevent adolescent gambling and promote healthy, responsible behavior (CWIG, 2024).

In England, Social welfare officers play a role of education and informing by conducting workshops, seminars and information sessions for adolescents, parents, and educators about the risks and consequences of betting. Collaboration by working with schools, community organizations, and local authorities to create and distribute educational materials. Support services by providing support and counseling services for adolescents who may be affected by gambling addiction. Policy implementation by ensuring that policies and procedures are in place to prevent underage gambling. Monitoring and reporting by keeping track of incidents related to adolescent gambling and reporting them to relevant authorities (Kitmito et al., 2022).

From the Understanding of USA and England, social welfare officers have an excessive job and roles to help adolescents from gambling. Increasing risk of betting addiction, social isolation, crimes behavior, and school dropout and drug users reinforce social welfare officers too cheaply in to address them. The roles of supportive services, assessing individual's needs, implementing education programs, raising awareness, working together with teachers and parents and working together with lawyers will help to address the problem and create healthy behavior. In China, Social welfare officers play a crucial role in supporting individuals including adolescents and communities facing social, financial, or personal challenges by

Assessing Needs help them access necessary resources and services. Providing Support of counseling and referral to treatment programs, for those struggling with issues such as gambling addiction. Educational Programs in schools and communities raise awareness about the risks and consequences of behaviors like gambling. Collaborate with teachers, parents, community leaders, and non-governmental organizations to facilitate the implementation of social welfare policies (Social Welfare Department, 2023).

In Australia, Community Work Australia, (2024) explains the role of social welfare officer is to assist individuals, families and groups with social, emotional or financial difficulties to improve quality of life, by educating and supporting them and working towards change in their social environment. Australia Community Worker Association, (2023) state roles of Welfare officers is to assist individuals, family groups, and communities with health, social, emotional or financial difficulties to improve quality of life by educating and supporting them and working towards change in their social environment.

In Papua New Guinea, the roles of Community Development Workers directly engage with families, groups and communities including adolescents affected by betting to facilitate participatory, inclusive, locally led and self-reliant development. Community workers use development initiatives to help families, groups and communities who are affected by the impacts of betting. Advocating for the building of a caring community and encouraging participation in volunteer services to help adolescents. Acting as a point of contact for resolving conflicts and fostering positive relationships within the community (Rebeca et al., 2023).

In Nigeria, social welfare officers address the negative impacts of betting on adolescents by implementing educational programs in schools and communities to raise awareness about the risks and consequences of gambling. Providing counseling and support services for adolescents struggling with gambling addiction. Collaborating with teachers, parents, and community leaders to create a supportive environment for adolescents. Advocating policies and programs that address the root causes of gambling addiction and promote healthy behavior. Offering rehabilitation programs to help adolescents recover from gambling addiction (Professions in Nigeria, 2024).

Kenya plays a vital role in supporting individuals, families, and communities facing social, emotional, or financial difficulties by evaluating individuals' situations to identify their needs and help them access necessary resources and services. Offering emotional support, counseling, and referral to treatment programs for those struggling with issues such as gambling addiction. Implementing educational programs in schools and communities to raise awareness about the risks and consequences of behaviors like gambling. Collaborating with teachers, parents, and community leaders to create a supportive environment for adolescents. Advocating policies and programs that address the root causes of gambling addiction and promote healthy behaviors (James, 2021).

Social welfare officers in Nigeria and Kenya like the other officers in Africa struggling to prevent the adolescents engaging in betting. Among adolescents engaging in betting are students and those depend on their parents or guardians. The roles like awareness, counselling, rehabilitation, collaboration with teachers, community leaders, advocacy and collaborating with non-government organizations to prevent adolescents

engaging in betting behavior. The major aim of the efforts is to address the root cause of betting addiction, promote healthy behavior and wellbeing of adolescents.

2.5 Research Gap

Miles (2017) views a research gap as an area within a field of study that has not been thoroughly explored or lacks sufficient information. To emphasize the research gap is about assessing what has already been studied in my area of interest, determining what aspects are still unknown or not well understood and describing how proposed study will fill this gap. This study is investigating the socioeconomic impact of betting among adolescents: a case study of Temeke municipality, in Dar es Salaam region especially Temeke municipality there is no study conducted to show the socioeconomic impacts of betting among adolescents.

There is a study of Roghers and Ondiek (2023) they were looking on 'Assessing Factors that Influence Teenagers' Involvement in Gambling Activities in Tanzania: A Case of Tandika Ward of Temeke District, Dar es Salaam – Tanzania'. There is a study conducted by Nuriath Habib in (2020) she was looking at 'the prevalence of sports betting in Tanzania Secondary School Students' a case of Dodoma. Ilala District there is a study of Mfinanga, Mroso and Bushibura (2020) Sports betting practices among students of higher learning institutions in Tanzania. Kinondoni District there is Maisel Nia (2017) Factors associated with Growth of the Betting Industry in Kinondoni.

In consideration of the study conducted, no research was done on looking at the socioeconomic impacts of betting among adolescents. However, Saumu (2024)

shows there is an increase of adolescents in betting from the year 2023 approximately 20% and the year 2024 approximately 25%. From these theories there are knowledge gape, theory gape and methodological gape. Derrick Ssewanyana and Byron Bitanihirwe (2018) they highlight that gambling addiction is becoming a public health concern in Sub-Saharan Africa, especially among youth, and emphasize the adverse psychological, physical, economic, social, and legal outcomes associated with it. The increase of adolescents betting comes with socioeconomic impacts which underrate the development of adolescents.

2.6 Conceptual Framework

INDEPENDENT VARIABLE	INTERVENNG VARIABLE	DEPENDENT VARIABLE

Social impact of betting among Adolescents
- Decrease academic performance
- Family isolation
- Increase of deviant behaviours

Economic impact of betting among Adolescents
- Reducing serving
- Dept accumulation
- Financial Constraint

Roles of Government
- Collaboration with stakeholder
- Support services
- Ineffectiveness of gaming board
- Low enforcement of Tanzania gaming Act

Increase and decrease of adolescent in betting and its impact

Role of social welfare officers in creating awareness of betting among Adolescents
- Rehabilitation
- Empowerment
- Counseling
- Psychological and social support

STRAIN THEORY

Figure 2.1: Conceptual Framework

Source: Field Data, 2025.

2.6.1 Explanation of Independent Variables, Intermediate Variables, and Independent Variables

As guided by Strain Theory, this study represented three independent variables. Two independent variables which are the social impacts of betting among adolescents and economic impacts of betting among adolescents when implemented accordingly would bring a decrease of impacts. Furthermore, the third independent variable is the roles of social welfare officers in creating awareness of betting among adolescents. When social welfare officer work accordingly, it would bring the changes on decreasing the impacts.

Furthermore, the Government must modify or moderate the impacts of betting by Regulation enforcement of gaming boards, corroboration with stakeholders, sensitization and support services to improve the problem and failure of these mechanism the problems increase. The diagram stipulates of adolescents in betting and its socioeconomic impacts due to the failure of social welfare officers and government to work upon those factors lead adolescents to engage in betting.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Chapter Overview

This chapter provides details of the research methodology utilized in this study. The sub sections covered in this chapter include research philosophy, research design, research approaches, study area, and the population of the study. Further, the chapter has outlines on the sampling techniques, sample size, data sources, and data collection tools. The chapter is concluded by presenting details of validity and reliability, data analysis and presentation, and ethical consideration.

3.2 Research Philosophy

Harun (2023) explains Research philosophy as the set of beliefs, assumptions, and methodologies that guide the way researchers approach their investigations. It provides a framework for understanding the nature of knowledge, the role of the researcher, and the methods used to gather and interpret data. Pragmatism philosophy is applicable to my study because it is known for its practical approach to research, focusing on finding solutions to real-world problems. It combines elements of both positivism and interpretivism, allowing us to use a mix of quantitative and qualitative methods. Socioeconomic impacts are complex and multifaceted problems; pragmatism philosophy is suitable to study them. Pragmatism allows the uses range of data collection methods, such as surveys, interviews and other methods to measure prevalence of betting and socioeconomic impacts (Bajpai, 2011)

3.2.1 Research Design

Research design is the framework or blueprint that guides the collection,

measurement, and analysis of data in a study. It provides a structured approach to answering research questions, through types which are descriptive, explorative, explanatory, case study, cross-sectional and ethnography (Muhammad, 2024). Descriptive research design fits this study because it aims to systematically describe a phenomenon, providing a detailed account of the socioeconomic impacts of betting among adolescents. This Allows to use various data collection methods, capturing both numerical data (prevalence rates, economic impact) and contextual information (personal experiences). Creswell (2014) Descriptive research design is effective in providing a detailed and accurate depiction of a phenomenon, enabling researchers to gather in-depth information that is vital for understanding the complexity of the issue at hand.

3.2.2 Research Approaches

Research Approach is an overall strategy and framework that guides the way research is conducted. It includes the assumptions, strategies, and methods used in the study and holds the approach of Qualitative, Quantitative and mixed research approach (Tashakkori and Teddlie, 2010). The study aligned with a Mixed-Research Approach because combines both quantitative and qualitative approaches, offering a comprehensive understanding of the socioeconomic impacts of betting by providing statistical insights into the prevalence and economic effects, and capturing the personal experiences and social consequences.

Creswell and Plano (2017) states Mixed-methods research involves collecting, analyzing, and integrating quantitative and qualitative data in a single study or a series of studies to understand a research problem comprehensively. The integration

of quantitative and qualitative observed the triangulation principles. Both qualitative and quantitative data were collected simultaneously (Alan, 2006).

3.3 Study Area

This study was conducted in Temeke Municipal council, the municipality established on November 10, 1999, under the local government (urban authorities) act, 1982 No.8 section 8 and 9. The rationale to select Temeke over the other municipalities such as Ilala, Kinondoni, Kigamboni and Ubungo are geographically accessible for research purposes, covering an area of approximately 240 square kilometers including a coast zone of 5 kilometers. Temeke is composed of 23 wards, and this study will consider two wards which are Chamanzi and Toangoma. The statistics of adolescents in Temeke are not found, there is a Region statistic in percentage of 13.4 (NBS, 2022).

Temeke municipality facilitates efficient data collection from a diverse population, accessibility is crucial for research, enabling researchers to gather data in a timely and comprehensive manner (Mgheni and Ondiek, 2023). Municipality is the second in population of people over the other district in Dar es salaam according to the 2022 census approximate of 1,346,674. Temeke is the main industrial district of the city, where manufacturing is both heavy and light industry. To the east there is the Port of Dar es Salaam, the largest port in the country and believed to have the largest concentration of low-income residents due to industry (NBS, 2022).

3.4 Population of the Study

Temeke Municipal according to the census of 2022, total number of people live is

1,346,674. The distributions are men 655,137 and women are 691,537, sex comparisons are 95, number of households 384,046 and average of people in households 3.5. In chamanzi total numbers of people are 203,327, men 95,910, women 107,417, sex comparison 89, number of households 52,842 and average of people in households is 3.8.

Toangoma total number of people are 127, 234, men 60,535, women 66,699, sex average 91, number of households 32,866 and average of people in households is 3.9 (NBS, 2022). The number of adolescents in Temeke municipality is 205,041 and the number of adolescents from Chamanzi ward and Toangoma ward is 50, 574. The study employed these two wards due to having more people living than all other wards within Temeke municipal and included both bet adolescents in school and out of the school.

Shu Hu (2014) noted that a study population is a subset of the target population from which the sample is selected for a research study. It's essentially the group of individuals that researchers decide to study, based on specific criteria relevant to their research question. This study employed a population of Bet Adolescents, social welfare officers, community leaders, and bet operators. Employing Bet Adolescents are the initial point of impacts. Community leaders holds more information. Social welfare officers see their roles in removing adolescents from betting, and bet operators, to get information about behavior of adolescents, time consuming and kinds of bet they are playing, and are the ones who stay with adolescents a long hour.

3.5 Probability and Non-Probability Sampling Techniques

This study used both probability and non-probability sampling to assist in-depth data collection.

3.5.1 Probability Sampling

Muhammad, (2024) states that probability sampling is a statistical technique allowing researchers to make accurate, generalizable inferences, where each member of the population has an equal chance of being selected. In probability, sampling poses stratified sampling, cluster sampling, simple random sampling and systematic sampling. This study will use Stratified sampling for bet adolescents.

3.5.1.1 Stratified Sampling

Stratified sampling involves dividing the population into distinct subgroups or "strata" with the same characteristics and then taking a random sample from each stratum (Cochran, 1977). Bet Adolescents in Chamanzi and Toangoma have different socioeconomic backgrounds, school types and age range like public vs. private, or age range like early adolescents vs. late adolescents so stratified sampling ensures the capture of these variations.

3.5.2 Non-Probability Sampling

Non-probability sampling is a sampling technique in which samples are selected based on non-random criteria, often influenced by the researcher's judgment or convenience. Types of non-probability sampling are purposeful sampling, Judgmental Sampling, Convenient sampling, snowball sampling, and quota sampling (Muhammad, 2024). This study engaged purposefully sampling for social welfare officers, bet operators, and community leaders.

3.5.2.1 Purposeful Sampling

Purposeful sampling, also known as judgmental sampling, is a non-probability sampling technique where the researcher selects participants based on their knowledge, relevance, or expertise concerning the research topic (Kassian, 2022). This study included social welfare officers because each ward contains fewer number of social welfare officer, bet operators included because in all centers or places of betting there are one or two bet operators, community leaders because are known and few in number.

3.6 Sampling and Sample Size

Creswell (2014) defined sampling as a process of selecting a subset of individuals, items, or events from a larger population to make inferences about that population. Creswell emphasizes that the choice of sampling method depends on the research design and the nature of the study. Melissa Moran (2013) Sample size refers to the number of participants or observations included in a study. Creswell (2014) explains that determining the appropriate sample size is crucial for ensuring the reliability and validity of the study's results. Creswell (1998) emphasizes that the choice of sample size should be guided by research design, objectives, and available resources. It affects the accuracy, reliability, and validity of the study's findings. By considering factors like statistical power, representativeness, precision, saturation, research design, effect size, and population variability, researchers can determine the optimal sample size for their studies.

3.6.1 Sample Size for Quantitative Data Collection

Cochran's formula is a statistical formula used to determine an appropriate sample

size for a survey or study. It is particularly useful when dealing with large populations. The formula helps researchers ensure that the sample size is representative of the population, providing reliable and accurate results (Cochran, 1977). The application of Cochran's formula is, Large Population: the study population of 330,561 of Chamanzi and Toangoma is quite large. The formula is designed to handle large populations, ensuring that the sample size is representative of the entire population. Desired Level of Precision: formula allows researchers to specify the desired level of precision (margin of error) and confidence level. This ensures that the sample size is adequate to achieve reliable and accurate results.

Variability in the Population: The formula considered the variability in the population which includes bet adolescents, bet operators, community leaders and social welfare officers, all of them held different perspectives and experiences. Minimizing Sampling Error: the formula minimizes sampling error, which is crucial for the accuracy and reliability of the study's findings (James, Joe and Chadwick, 2014).

Cochran's formula

$$n = \frac{Z2.p.(1-p)}{e^2}$$

Where:

n Is the sample size.

$Z\ is$ −Z-score (based on confidence level, e.g., 1.96 for 95% confidence)

P is the estimated proportion of the population that has the attribute (since you might not have an estimate, you can use 0.5, Which gives the maximum sample size

e is the margin of error (usually 0.05 for 5%)

Calculation

$$n = \frac{1.962.0.5.(1 - 0.5)}{0.05^2}$$

$$n = \frac{3.8416.0.25}{0.0025}$$

$$n = \frac{0.9604}{0.0025}$$

$$n = 384$$

Sample size of 384 respondents to ensure a representative sample

Table 3.1: Distribution of Research Subjects

S/N	Research Subjects	Number
1	Adolescents involved in betting	310
2	Betting Operators	30
3	Community Leaders	24
4	Social Welfare Officers	20

Source: Field Data, 2025

3.6.2 Sample size for Qualitative Data Collection

The sample size of qualitative data collection, there is no specific number, but it depends on the point of saturation. The turnover point starts with number 5-10 and does not exceed 30. This sample size was justified by different scholars, Johnson, (2006), Guest, Namely, and Mithect, (2013), Fusch and Ness, (2015) and creswell, (1998). So, this study used the participant's range between those points of saturation.

3.7 Inclusion and Exclusion Criteria

Inclusion and exclusion criteria determine which members of the target population can or can't participate in a research study and collectively, they're known as

eligibility criteria. Inclusion criteria comprise the characteristics or attributes that prospective research participants must have to be included in the study. Common inclusion criteria can be demographic (Age, gender identity, ethnicity), clinical, or geographic in nature (Kassian, 2022). Exclusion criteria comprise characteristics used to identify potential research participants who should not be included in a study. Typical exclusion criteria can be Ethical considerations, such as being a minor or being unable to give informed consent and Practical considerations, such as not being able to read (Cecilia and Juliana, 2018)

This study considered the following for inclusion and exclusion criteria; Inclusion Criteria are Adolescents ranged between the age of 11-17 years, respondents should Reside in Chamanzi and Toangoma wards, respondents should provide informed consent to participate in the study, and for adolescents below 18years parental assent needed, Respondents who are bet operator and adolescents should have engaged because their rich in experience on betting activities, respondents should be available or capable for data collection, should be capable to understand the language used and have not participate in similar studies recently (Ben, 2021). Exclusion Criteria applied are out the age range of 11-17 years, not residing in Chamanzi or Toangoma wards, refusal to participate in the study, Unable to provide informed consent, have never engaged in betting activities, Unavailable and capable for data collection and have participated in similar studies recently.

3.8 Secondary Data Source

Secondary data refers to information that has been collected, organized, and published by others for purposes other than the researcher's current investigation. It

is often derived from previously conducted studies, reports, surveys, or administrative records (Hassan, 2024). This study considered Government Reports such as Census data, economic surveys, and reports from local government offices. Academic Research Papers on gambling behavior and its socioeconomic impacts among adolescents. Articles from journals and newspapers that discuss gambling trends and their effects. Online Databases, Google Scholar, and other academic repositories.

3.9 Primary Data Source

Creswell (2014) defined primary data as information collected directly from firsthand sources to address specific research questions or hypotheses. This data is original and specific to the study being conducted, often gathered through methods such as surveys, questionnaires, interviews, observations, and experiments. Kothari (1985) defines primary data as data collected firsthand by the researcher for a specific research purpose.

This type of data is raw and unprocessed, offering fresh insights directly related to the research question at hand. Primary data are specificity and relevance, accuracy and freshness, control over data quality, and Primary data provides direct insights from the target population, offering a deeper understanding of the issue (Muhammad, 2014). The primary data of this study is respondents and participants from the population of Chamanzi and Toangoma who are bet Adolescents, community leaders, social welfare officers and bet operators.

3.10 Data Collection Tools

Creswell (2014) data collection tools are the instruments or methods used to gather data for research purposes. Kothari, (2004) emphasizes the importance of selecting

appropriate data collection tools based on research objectives and design. He highlights that the choice of tools should align with the research questions and the nature of the data needed. These tools are survey and questionnaire, interview, focus group, observation, documents and records, and experiments. For general objectives and specific objectives of this study workable tools are Questionnaires and structured tools with pre-set questions to collect quantitative data. Interviews are structured, Semi-structured, and or unstructured conversations to gather qualitative insights, and focus groups discussions to explore collective views and experiences.

3.10.1 Questionnaires

A questionnaire is a list of questions or items used to gather data from respondents about their attitudes, experiences, or opinions. Questionnaires can be used to collect quantitative and/or qualitative information (Bhandari, 2021). This study used questionnaires to collect quantitative data; where it was administered to adolescents and bet operators to see the frequency of betting, amount spent, socioeconomic backgrounds and socioeconomic impacts. This helped in identifying patterns and statistical relationships. The structured questionnaires which were self-administered were used by the researcher (Abawi, 2013).

3.10.2 Interview

An interview is a qualitative data collection method that involves an unstructured or semi-structured conversation between the interviewer and the interviewee. The purpose is to gather in-depth information, insights, and perspectives on a specific topic allow for direct, face-to-face interaction, enabling the interviewer to ask follow-up questions and clarify responses to uncover underlying motivations,

feelings, and behaviors (Tegan, 2021). This tool applied to groups of community leaders and social welfare officers Social Welfare Officers to get their roles and experience to deal with gambler adolescents and the administration of this tool was interviewer administrator, developed interview guides, contact participants, seek informed consent, set up the interview, and conducted interviews and closing the interview. The time range of the session was between 1 – 2 hours because the questions are unstructured.

3.11 Reliability and Validity

Validity and reliability are crucial concepts that ensure the quality and credibility of a study's findings. A reliable measurement is consistent, while a valid measurement accurately reflects the intended construction. Ensuring both reliability and validity is crucial for producing credible and reproducible research findings (Fiona, 2019).

3.11.1 Validity

Validity refers to the degree to which a study accurately reflects or assesses the specific concept that the researcher is attempting to measure (Noble and Smit, 2021). It looks at collected data if they are acceptable to the findings. This study considered Cronbach Alpha to measure the validity with range 0.7 and above.

3.11.2 Reliability

Reliability refers to the consistency of a measure. A study is considered reliable if the same results can be reproduced under the same conditions (Noble and Smit, 2021). Reliability deals with data collection and being reliable due to 'Piloting Study'. It confirms the reliability of data collection tools.

3.12 Qualitative Data Rigor

Mcleod, (2024) Qualitative data rigor refers to the thoroughness, credibility, and trustworthiness of the research process and findings in qualitative studies. It ensures that the research is conducted systematically, transparently, and without bias, thereby maximizing the accuracy and trustworthiness of the results. These study employed data rigors are credibility/trustworthiness, dependability, transferability and confirmability.

3.13 Data Analysis and Presentation

This part consists of Data analysis and Data presentation as described below

3.13.1 Data Analysis

Muhammad, (2024) states Data analysis is the systematic process of inspecting, cleaning, transforming, and modeling data to uncover meaningful insights, support decision-making, and solve specific problems. This study was a mixed approach which includes Quantitative and Qualitative approaches. When analyzing data, the study used mixed methods of data analysis and software tools which are SPSS version 30, for Quantitative data analysis and NVivo for Qualitative data analysis.

Specific objective number one is to examine the social impacts of betting among adolescents. This was analyzed quantitatively and qualitatively. Quantitative data was analyzed in Descriptive Statistics which calculate the frequency and percentage of adolescents involved in betting. The demographic information was informed by marital status, education level, and socio-economic status (Ofem, 2024). Qualitative Data Analysis of specific objective number one to examine social impacts, Thematic

Analysis which includes Coding used to Identify and code recurring themes related to the social impacts of betting, such as changes in social interactions, family dynamics, and peer influence. Theme Identification like social isolation, family conflicts, and peer pressure.

Specific objective number two is to assess the economic impacts of betting among adolescents. Quantitative Data Analysis Descriptive Statistics which include Income and Expenditure that Calculate the average income of adolescents, their average spending on betting, and any changes in their financial behavior (Sarah, 2012). The study looked on Debts which Assess data on savings levels and indebtedness to understand the financial impact.

Qualitative data analysis of specific objective number two includes thematic analysis which includes coding used to Identify and code recurring themes related to economic impacts, such as financial stress, changes in spending habits, and economic dependency (Nilashi, 2023) Themes were developed like financial hardship, economic dependency, and financial management issues. The Frequency of Themes were quantified as the occurrence of themes to highlight dominant economic impacts.

Specific objective number three is to investigate the roles of social welfare officers in creating awareness of betting among adolescents. Quantitative data analysis of this specific objective Descriptive Statistics which was include awareness levels that calculate the percentage of adolescents aware of the impacts of betting and the role of social welfare officers in creating this awareness (Hassan, 2024). This method measures the proportion of adolescents who have participated in awareness programs

initiated by social welfare officers.

Qualitative data analysis of specific objective number three includes thematic analysis and used coding that identify, and code recurring themes related to the strategies used by social welfare officers to create awareness (Oteng, 2024). Methods identified themes like educational initiatives, community outreach, challenges faced, and perceived effectiveness. Method quantified the occurrence of different strategies and their perceived effectiveness from the perspectives of both social welfare officers and adolescents.

3.13.2 Data Presentation

Data presentation is the process of organizing, visualizing, and communicating data findings effectively. It involves using various methods such as charts, graphs, tables, and infographics to present data in a clear and understandable manner. This helps researchers convey their findings and insights to their audience, making complex data more accessible and actionable (indeed, 2024). This study adopted a mixed method and data presentation was presented in table, figures, charts, and histogram, and in percentage. Quantitative data presentation was engaging descriptive statistics which use tables and charts (indeed, 2024), for example, bar charts, pie charts, histograms to present demographic data, betting frequency, and other numerical data.

The results were presented in tables, charts, histograms and graphs to show relationships and differences between variables. Qualitative data presentation engaged NVivo software which presents qualitative data by identifying key themes from interview (indeed, 2024). Use quotes to illustrate these themes and provide

context. Visual representations are the use of word clouds, mind maps, or conceptual diagrams to visualize the themes and relationships identified in the qualitative data. Data was presented in narrative description.

3.14 Ethical Consideration

Ethical considerations in research are principles that guide the conduct of research to ensure fairness, transparency, and respect for all parties involved. These considerations protect participants' rights, maintain data integrity, and prevent harm (Hassan, 2024). The following are ethical considerations explained and added value to my understanding.

3.14.1 Informed Consent

Informed consent ensures that participants are fully aware of the purpose of research methods, potential risks, and benefits. Participants must voluntarily agree to participate without coercion or undue influence (Bhandari, 2021). Example: Researchers explain the purpose of the study and its importance to them, give them a document to read then if they understand, agree and confirm to participate.

3.14.2 Confidentiality and Privacy

Confidentiality involves protecting participants' data and privacy, ensuring that their personal information is not disclosed without permission (Muhammad, 2024). The researcher was responsible for safeguarding data and maintaining anonymity.

3.14.3 Minimization of Harm

Minimizing harm requires researchers to reduce any risks to participants. Harm can be physical, psychological, social, or emotional, and researchers must design studies

that avoid unnecessary distress (Enago Academy, 2023). Example: researchers monitored participants' stress levels and allowed them to withdraw if discomfort arises or to counsel them.

3.14.4 Conflict of Interest

Conflict of interest occurs when researchers or practitioners have personal or financial interests that could affect their objectivity (Bhandari, 2021). Example: when the researcher discloses any potential conflicts it is critical to maintain transparency and credibility.

3.14.5 Honesty and Integrity

Honesty and integrity in research involve accurately reporting findings, avoiding fabrication or falsification of data, and acknowledging any limitations of the study. Plagiarism is also a violation of research integrity (Muhammad, 2024). Example: A researcher reported all data, even if results do not support the study, ensured truthful representation of findings.

3.14.6 Respect for Vulnerable Populations

Researchers must take special care when working with vulnerable populations, such as children, elderly individuals, or people with disabilities, ensuring extra protection and sensitive handling of data (enago academy, 2023). Example: when conducting interviews with children, researcher owned parental consent and ensured questions are age appropriate. Anonymity is you don't know the identities of the participants. Personally identifiable data is not collected.

CHAPTER FOUR

DATA ANALYSIS, PRESENTATION AND DISCUSSION

4.1 Chapter Overview

Guided with three specific objectives, namely, to examine the social impacts of betting among adolescents; to assess the economic impact of betting among adolescents; and to investigate the roles of social welfare officers in creating awareness of betting on adolescents, the chapter presents the findings of the study on the Investigating on Socioeconomic Impact of Betting among Adolescent: A Case Study of Temeke Municipality. The data was collected through questionnaires and interviews. The findings were presented as per the study specific objectives.

4.2 Cross Tabulation for the Demographic Characteristics of the Respondents

This section presents a crosstabulation analysis of the respondents' demographic characteristics, including marital status, socio-economic activities, and education level. The analysis provides insights into how these factors intersect and influence adolescents, behaviors, and social dynamics. Table 4.1 summarizes the distribution of respondents across different demographic categories. On Marital Status, Table 4.1 shows that four research variables related to marital status among the study respondents, namely single, cohabitating, married and divorced were adopted in this study.

The findings of 52% among singles were betting against 4%, who indicated to be just watching others betting. Further, the population of singles in this study were recorded at 56%, which represents the real pictures of many respondents being adolescents, who are expected not to be married. Further, Table 4.1 presented the

Socio-economic activities among the study respondents; three variables were used, namely, the students, formal employed, and informal employed.

Table 4.1: Cross Tabulation for the Demographic Characteristics of the Respondents

Social Demographic Information among Respondents			
Demographic Variables	**Betting**	**Just Watching others Betting**	**Total**
Marital Status among Respondents			
Single	52%	4%	56%
Cohabiting	18%	8%	26%
Married	12%	2%	14%
Divorced	3%	1%	8%
Total	85%	15%	100%
Socio-Economic Activities			
Student	72%	2%	74%
Formal Employment	6%	1%	7%
Informal Employment	16%	3%	19%
Total	94%	6%	100%
Education Level			
Primary School	12%	2%	14%
Secondary School	57%	3%	60%
Certificate	4%	1%	5%
Diploma	6%	2%	8%
Bachelor	10%	3%	13%
Total	89%	11%	100%

Source: Field Data, 2025

The findings noted 72% among students to be betting against 2% who indicated just watching while others are betting. Further, 6% against 1% among the employees in the formal sector indicated to be betting; 16% among the employees employed in the informal sector against 3% indicated to be betting. The findings further, noted that 94% were betting against 6% who indicated to be watching. Moreover, Moreover, Table 4.1, noted five variables which were used to inform the education levels, namely the primary, secondary, certificate, diploma and bachelors. At primary levels, 12% indicated to be betting against 2%. At secondary level, 57% recorded to

be betting against 3% who were just watching. At Certificate level, 4% were noted to be betting against 1% who were watching; at Diploma level, 6% were betting against 2% who were not. Further, at Bachelor level,10% recorded to be betting against 3%, who were not. Further, 89% were betting against 11% who indicated to be just watching.

4.2.1 Discussion of the Cross Tabulation for the Demographic Characteristics of the Respondents

According to the data, 52% of respondents who were single were active bettors, compared to just 4% who were observers rather than players. Significantly, 56% of the study group was unmarried, which reflects the population's adolescent makeup. This supports the findings of Gupta & Derevensky (2000), who observed that peer pressure, thrill seeking tendencies, and a lack of awareness of financial hazards put adolescents, as the majority of whom are single, at an increased risk of partaking in gambling-related activities. According to Volberg et al. (2010), married and cohabiting respondents' low betting participation may be explained by their greater financial obligations, maturity, and responsibilities, which deter risk-based expenditure. Additionally, the high prevalence of involvement among singles might be linked to increased autonomy in making decisions and peer pressure in youth organisations, which would support gambling as a recreation or a perceived source of quick income.

This indicates that young people in educational environments are especially vulnerable to gambling activities, as it demonstrates a concerning tendency of students, likely teenagers betting. These results are in line with King et al. (2010),

who noted that peer groups, internet sites, and the effect of sports betting advertisements are the main ways that students are exposed to betting. The incidence of betting among students is much higher than that among employed people, which may be an indication of peer pressure and idle time in educational environments or a lack of organised financial planning. Both the formal and informal sectors of the workforce had far lower rates of betting. This lends credence to the idea that financial responsibility and regimented daily schedules may lower gambling behaviour (Williams et al., 2012).

However, the higher rate of betting in the informal sector as opposed to the formal sector raises the possibility that people may turn to gambling as a means of obtaining extra cash due to unstable income and irregular employment. Those with a secondary education have the greatest betting involvement rate (57%). This demographic probably reflects older teens and young adults who are more involved in social activities, are affected by their peers, and have greater access to smartphones and the internet.

The findings of King et al. (2010) and Derevensky et al. (2011) demonstrate a high correlation between these characteristics and increasing exposure to gambling. Additionally, the secondary education stage is characterized by high consumer desires and little income, which makes betting seem like a quick fix. Further, higher education levels (from certificate to bachelors) see a minor decrease in betting rates, but it is still a problem. For instance, 10% of bachelor's degree holders continue to bet, which may be a result of the normalization of sports betting, internet exposure, and academic cultures that encourage independence.

University students are more susceptible to online gambling because of their flexible schedules, social influence, and targeted internet ads, as noted by Hing et al. (2014). The 12% primary level participation rate might be the result of early exposure to gambling-like behavior's, either via family members or social settings where gambling is accepted. Long-term dangerous behaviors may result from this early exposure. Gupta and Derevensky (2000) claim that early gaming initiation raises the risk of developing gambling habits later in life.

4.3 The Social Impact of Betting among Adolescents in Temeke Municipal

This was the first specific objective of this study, it was deal with using three research variables, namely the Peer influences, and the psychosocial wellbeing. More details as presented.

4.3.1 Behaviors Peer Influence

The peer influence was informed with two specific features, namely the Pee influence, and social influencing behaviour among betting adolescents.

4.3.1.1 Pee influence
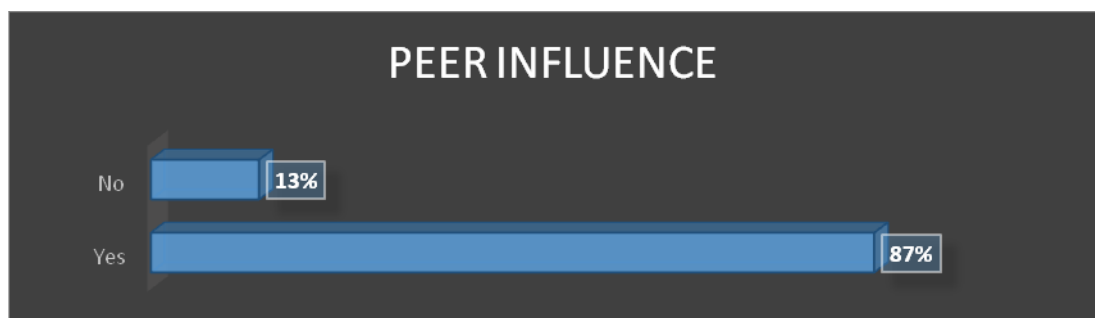
Figure 4.1: Peer Influence

Source: Field Data, 2025

The finding reveals that adolescent engagement in betting is influenced by peer pressure. The findings noted 87% of the study respondents pointing to peer influence, as compared to 13% who did not agree with peer influence. These findings imply that peer influence is a main attracting factor among adolescents in the study area.

4.3.1.2 Social Influencing Behaviors among Betting Adolescents

Figure 4.2 noted of three influencing behaviors for betting among adolescents, namely social pressure, peer betting behaviors and group norms. The findings revealed of 40% recorded at social pressure; 32% noted with peer betting behaviors; and 28% recorded from group norms. The scores from three behavior ranges below 50% and are close to each other's, as it ranges from 28% to 40%.
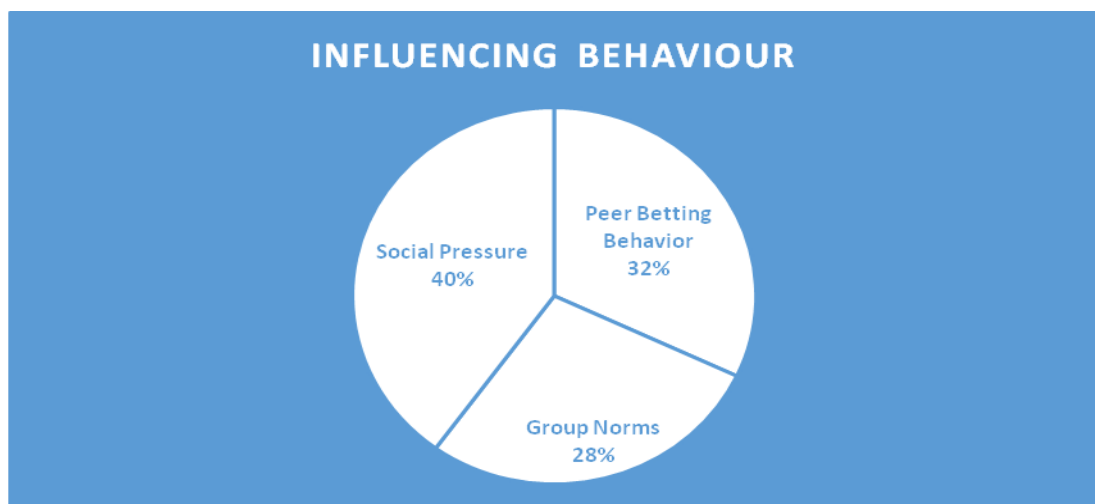
Figure 4.2: Influencing Behavior

Source: Field Data, 2025

4.3.1.3 Qualitative findings on Peer Pressure and Influencing Behavior

A qualitative finding which was collected from Social Welfare Officers, Betting Operators, and Community Leaders noted that adolescents enjoy freedom, and the

names used, where before it was socially unacceptable for a young person such as an adolescent to be involved in gambling. However, the uses of the word such as "Betting" are seen as socially acceptable. It was narrated as follows:

> *"Adolescent love sports such as football, hence the businesspersons have used football to capture the attention of adolescent. They are socially influencing each other, especially when the football team they support is playing against another. They feel the only way to express their strong attachment to the team; it's through betting in favor of the team they support"*. One of the Social Welfare Officer during Key Informant Interview.

In agreement of the social welfare officer narration, one of the community leaders pointed on the social factors attracting many adolescents to be involved in betty, narrated the following:

> *"In our community especially during weekend, when many of them do not go to school, they influence each other by talking about the teams playing. For the peer influence to be acceptable among them, they point out to some of them, who have changed their socio-economic status after betting, and they go money which they used as the capital to start up the small businesses they are running"*. One of the Community leaders during Key Interview.

The prevented assentation's from the social welfare officer and the community leader indicate the role of peer pressure and influence among adolescents despite its social impact on their emotional and psychosocial well-being.

4.3.2 Discussion on Peer Influence

The discussion is guided by peer influence and influencing behavior as presented.

4.3.2.1 Peer Influence

Peers have a significant influence on the decisions made by adolescents, as evidenced by the fact that 87% of survey participants recognized peer influence as a major factor influencing betting behavior. This is consistent with studies by Gupta and Derevensky (2000), who contend that because of their developmental stage

which is characterized by a desire for social acceptability and identity formation adolescents are especially vulnerable to peer pressure. Generally, it is common practices among young people to pick up behaviors by watching and copying those around them, especially their peers, provides additional support. Adolescents are more prone to imitating their friends' betting habits when they witness it and believe it can be a profitable or socially satisfying activity.

4.3.2.2 Influencing Behavior

The discussion is guided by social pressure, peer betting behaviors, and group norms, as presented.

4.3.2.2.1 Social Pressure

Peer pressure can take the form of overt or covert coercion to bet to prevent rejection or mockery. This result is in line with research such as Dickson et al. (2008), which emphasises how teenagers frequently feel pressured to live up to peer standards, particularly in social situations where gambling is accepted.

4.3.2.2.2 Peer Betting Behaviors

The modelling effect, in which teenagers watch their friends bet and start doing the same, is captured by this variable. According to Felsher, Derevensky, and Gupta (2004), teenagers are far more likely to engage in gambling if they believe it is common among their peers.

4.3.2.2.3 Group Norms

Adolescent circles' unspoken social standards, which normalise or even elevate betting, are referred to as group norms. These have the potential to grow into strong

reinforcers over time. According to Volberg et al. (2010), particularly in sports betting communities, gambling can give rise to young subcultures where involvement becomes a shared group identity.

4.3.2.2.4 Qualitative Discussion

Despite the social impact of betting, adolescents, as observed by Derevensky, and Gupta (2004) due to peer influence, can easily get engaged in betting; their behavior are driven with the desire to get quick money.

4.3.2.2.5 Conclusion

Even though none of the individual behavioral drivers exceeded 50%, the proximity of their results (between 28% and 40%) indicates that all three have a synergistic effect rather than any one behavioral influence predominating. When taken as a whole, they offer a thorough framework of peer-related betting influences. Further, these factors create a social ecosystem that normalizes teenage betting through reinforcement of one another. This emphasizes the necessity of multifaceted intervention techniques that focus on peer groups rather than just individuals.

4.3.3 Psychosocial Well-being

The psychosocial wellbeing is informed with two features, the awareness of emotional effects of betting on adolescents, and the indicators of the emotional effects on adolescents, as indicated,

4.3.3.1 The Awareness of Emotional Effects of Betting on Adolescents
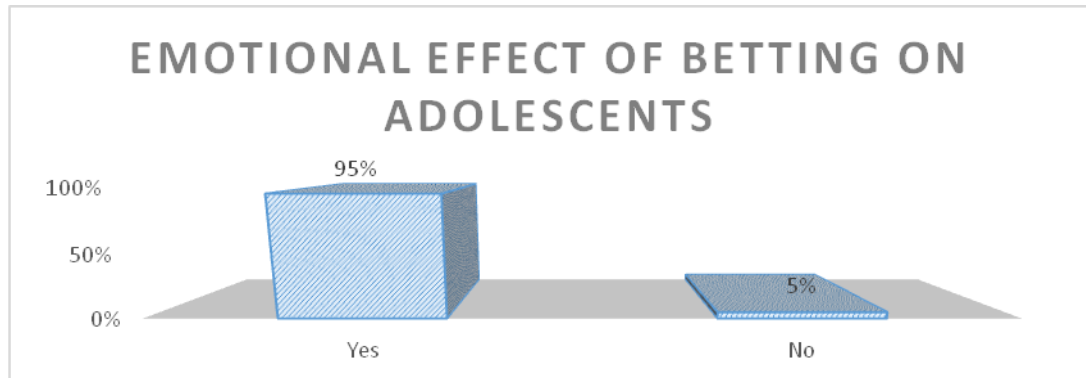
Figure 4.3: The Awareness of Emotional Effects of Betting on Adolescents

Source: Field Data, 2025

Figure 4.3 noted 95% pointing on their awareness to emotional effects of betting among adolescents as compared to 5%, among the respondents of this study, who noted not to be aware. The findings imply that despite the social influence and peer pressure among adolescents, many of them are aware of the negative outcome which comes along with betting.

**4.3.3.2 The Indicators of Emotional Effects of Betting on Adolescents**
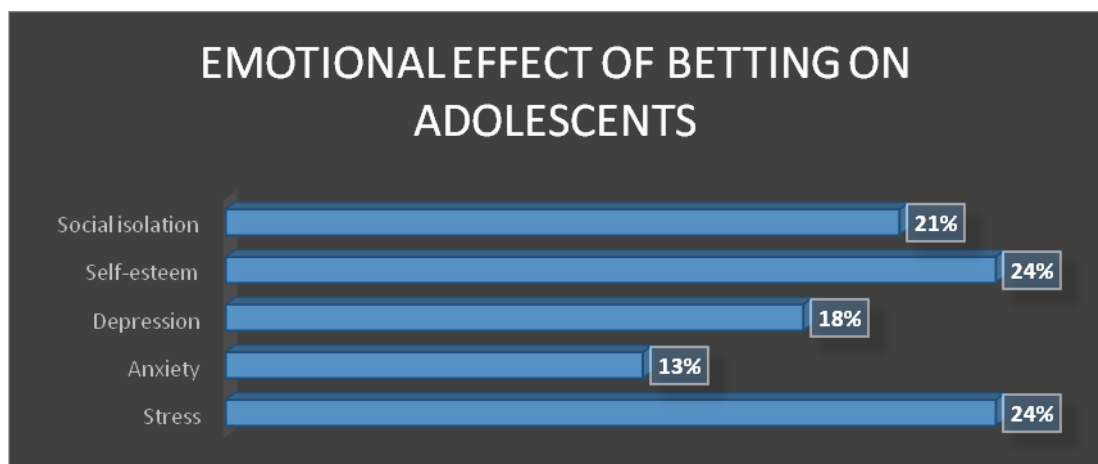
Figure 4.4: The Indicators of Emotional Effects of Betting on Adolescents

Source: Field Data, 2025.

Figure 4.4, the study intended to find out from the respondents on the indicators which can be used to tell or identify the emotional effects of betting using four features, namely social isolation, self-esteem, depression, anxiety, and stress. The findings recorded similar scores of 24% from self-esteem, and stress respectively; 21% noted at isolation, 18% pointed at depression, and 13% noted at anxiety. The findings reveal the arrangement among the scores as from 13% (anxiety) to 24% (self-esteem, and stress); which can note that the emotional effects of betting on Adolescents are interrelated and interconnected.

4.3.3.3 Qualitative Findings on Emotional Effects of Betting on Adolescents

The qualitative question on the Emotional Effects of Betting on Adolescents, was exposed to Social Welfare Officers, Betting Operators, and Community leaders, seeking their views and opinions, they narrated the following:

> *"Adolescents who are engaged and involved in betting, it is a common practice among them to withdraw from the family members, and peers who are not interested in betting. They can keep themselves indoors, occupied with betting.* One of the Key Informants during Interview.

The presented observations show the emotional effect of betting among adolescents, where many of them are affected with social isolation from their family and peers who are not involved in betting. Cementing on this narration, another key informant noted:

> *"Adolescents who are affected with betting, they mock and make fun around their peers who have lost the betting; while those who have won, goes around mocking their peers".* One of the Key Informant during the Interview

These findings reveal the emotional effect among adolescents which affect their self-esteem when they win or lose the betting. Further, it consumes their time to be

involved in socio-economic activities, as much of their time is devoted to betting.

4.3.4 Discussion on Psychosocial Well-being

The discussion on psychosocial wellbeing is guided with the Awareness of Emotional Effects of Betting on Adolescents, the details on the way stress can trigger anxiety or depression, low self-esteem and its contribution to social isolation, and depression which can exacerbate social detachment. Specific discussion as presented,

4.3.4.1 The Awareness of Emotional Effects of Betting on Adolescents

Most adolescents appear to be aware of the psychological hazards involved with gambling, as seen by 95% of them who report being aware of the emotional effects of betting (such as stress, regret, anxiety, and sadness). This is in line with studies by Derevensky and Gupta (2004), who discovered that despite being able to explain the dangers of gambling, such as emotional and mental health issues, many teenagers still decide to gamble for psychological and social reasons. Further, according to Calado and Griffiths (2016), teenagers may minimise or justify the dangers of gambling because they are overconfident, succumb to optimism bias, or like the rush of playing.

4.3.4.2 The Indicators of Emotional Effects of Betting on Adolescents

The scores' rather narrow range (13% to 24%) indicates that emotional effects are not a singular occurrence. Rather, they show a complex network of psychological impacts. For example, stress can trigger anxiety or depression, low self-esteem can contribute to and result from social isolation, and depression can exacerbate social

detachment, resulting in a vicious cycle of emotional damage specific discussion as reveals.

4.3.4.3 Self-Esteem and Stress (24% each)

The highest stress and low self-esteem scores highlight the twofold emotional load that teenagers may bear because of betting-related consequences including financial loss, parental behavior concealment, or social shame. Adolescents and other problem gamblers frequently suffer from high levels of stress brought on by guilt and financial difficulty, which can lower their self-esteem (Blaszczynski and Nower, 2002). Another consequence and risk factor of gambling is low self-esteem. As demonstrated by Derevensky and Gilbeau (2015), adolescents who lack confidence in themselves may resort to gambling as a means of excitement or approval, only to experience additional loss and disappointment.

Social Isolation (21): Another significant emotional consequence of excessive betting is isolation, especially as it might cause teenagers to distance themselves from peers who do not gamble or from social events. Young problem gamblers frequently experience social withdrawal, according to research by Volberg et al. (2010). This is particularly true when gaming takes the place of social engagement in real life or when they feel scrutinized by their family and friends. Depression (18%) and Anxiety (13%): Despite having lower study scores, anxiety and sadness are still major mental health issues linked to teen betting.

According to Livazovic and Bojcic (2019), high school pupils who gambled frequently had higher levels of anxiety and depressive symptoms, especially when

gambling was coupled with debt, family strife, or concealment. Particularly when contrasted with more visible or socially accepted emotions like stress or lack of confidence, lower scores here would suggest that if depression and anxiety are present, adolescents are less likely to recognize them as consequences or to express them.

4.3.4.4 Conclusion

Adolescent betting is linked to a variety of emotional outcomes, including stress and problems with self-esteem, followed by loneliness, depression, and anxiety, as shown in Figure 4.4. The necessity for thorough, multifaceted therapies that address gambling behaviors as well as their underlying emotional causes is further supported by the interdependence of these markers.

4.3.5 Application of the Theory to Social Impacts of Betting among Adolescents Findings

According to Merton's Strain Theory, there is a disconnect in society between the institutionalized methods of achieving cultural values and those goals themselves. People may feel strained when they are prevented from succeeding in school or the workplace, particularly those from underprivileged backgrounds. People may become innovative because of this stress, looking for unconventional ways to achieve their objectives, such gambling (Merton, 1938). Peer standards, which make betting a socially acceptable activity, frequently exacerbate the stress that teenagers experience. Teenagers may experience extra pressure to engage in gambling within peer groups where it is accepted to advance in status or stay included. Youth gambling is driven by social bonding and group conformance in addition to personal

gain (King & Delfabbro, 2016).

4.4 The Economic Impact of Betting among Adolescents in Temeke Municipality

This is the second specific objective of the study, it is guided with two aspects, namely the economic dependency among adolescent as the result of betting. More details as presented.

4.4.1 Economic Dependency among Adolescent as the Result of Betting

The Economic Dependency Among Adolescent as the Result of Betting, was dealt with using, betting leads to economic dependence among adolescents, source of money using for betting by adolescents, and the view on the outcome when the adolescents fail to pay the debt used for betting.

4.4.1.1 Betting Leads to Economic Dependence among Adolescents
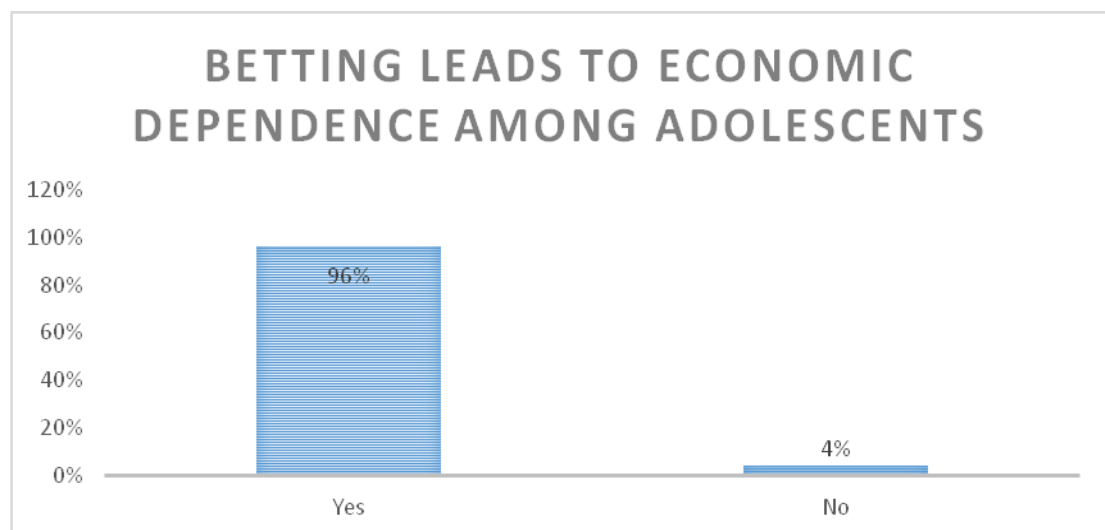
Figure 4.5: Betting Leads to Economic Dependence among Adolescents

Source: Field Data, 2025

Figure 4.5 shows the respondents response on betting leading to economic dependence among adolescents. Many of the respondents at 96% revealed their understanding of betting leading to economic dependence, while 4% noted of betting not leading to economic dependence among adolescents. The findings reveal that majority of the respondents are aware of the economic dependence which comes along with betting behavior among adolescent in the study area.

4.4.1.2 Source of money used for betting by Adolescents

Using Salary, from peers, pocket money, and wage, given gift, debts, and 384 respondents indicated the common source of money in the study area as follows,
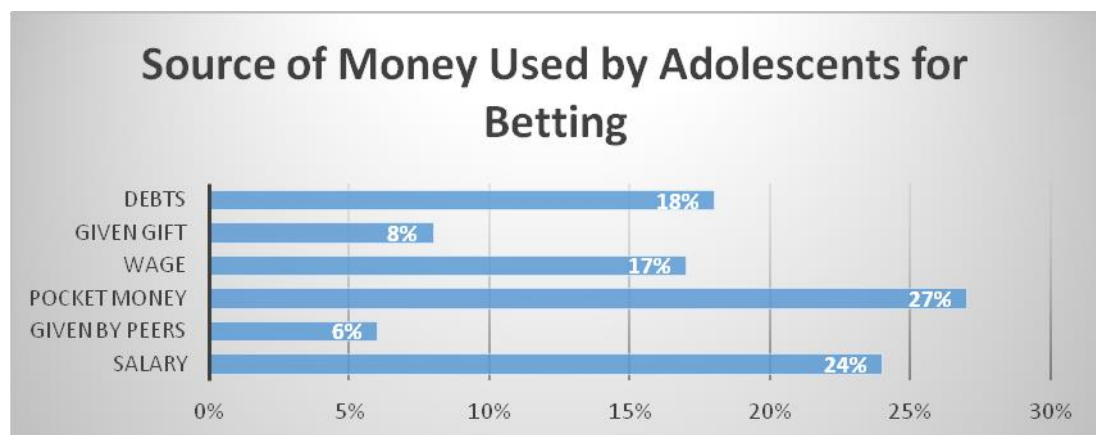
Figure 4.6: Source of money used for betting by Adolescents

Source: Field Data, 2025

The figure 4.6 noted that 27% was recorded with pocket money, and 24% with salary; these two research variables were the highest among the sources of money used in the study area. Further, 18% were recorded with debts, and 17% noted with wage. The lowest scores were 8% recorded with given gifts, and 6% pointed at given by peers. The findings imply that many adolescents who are involved in betting depend on pocket money, which may be deducted that they are still students, who do

not use the money given for school expenses, instead, same money is deviated for betting.

4.4.1.3 The Qualitative findings on the outcome of failing to pay the Debt

Qualitative findings on the outcome when the adolescents fail to pay the debt used for betting. Using key informants' interviews, this question was posed to adolescents who are engaged in betting, they narrated the following:

> "*Betting is very attracting when winning, so sometimes during the bad days, you may lose all the money which is a pocket money. As the result, you may decide to ask a debt from a friend. When you fail to pay, the despite can be brought to the parents, which leads to conflicts at family level.*" One of the Adolescent during key Informant interview.

Taking the same position, another adolescent note that since the money given for school fare and other school expenses are used for betting, some of them may decide not to go to school as they do not have means. He narrated further:

> "*Not only betting may lead to unplayable debt but also school dropout, the money given for fare and other school expenses are commonly used for betting among adolescents who are effected with betting.*" One of the Adolescent during Key Informant Interview

Pointing on the increasing deception behavior among adolescent involved in betting, one of the key informants narrated,

> "*Many adolescents who are involved in betting do not want their parents and family members to know about, hence they do it in secrecy. When asked for instance, where you are going, to avoid conflict, you end up saying, "Am going to visit a friend. Hence, betting leads to increased cheating behavior among adolescents*". One of the Adolescent during Key Informant Interview

The qualitative findings presented noted of adolescents involved in betting debts which they cannot pay as they spend on the pocket money given for school fare and

other expenses. Further, when the same money is used on betting, they fail to attend schools, which ultimately leads to school dropout. It was further noted that betting also accelerates the deception behavior among betting adolescents.

4.4.2 Discussion on the Economic Impact of Betting Among Adolescents in Temeke Municipality

The discussion on the economic impact of betting among adolescents in the study area dealt with using betting leads to economic dependence among adolescents, source of money used for betting by adolescents, and the view on the outcome when the adolescents fail to pay the debt used for betting. More details as presented,

4.4.2.1 Betting Leads to Economic Dependence among Adolescents

When adolescents are unable to maintain steady or independent sources of income, they become dependent on outside financial help from classmates, parents, or guardians. This state is known as economic dependence. Adolescents who wager and lose are more likely to take out loans, put off finding work, or put off their academic goals, all of which contribute to long-term financial instability. Adolescents' problem gamblers frequently become financially reliant on others because of their restricted revenue sources and inadequate money management abilities, claim Derevensky and Gupta (2004). Since adolescents find it difficult to pay for their ongoing betting, this habit may worsen into debt, theft, or financial manipulation.

4.4.2.2 Source of Money Used for Betting by Adolescents

The discussion on Source of money used for betting by Adolescents is guided with, pocket money and adolescent betting, salary and wage as sources of betting money,

debts as a risk indicator, and gifts and peer contributions, as presented,

4.4.2.2.1 Pocket Money and Adolescent Betting

The fact that pocket money accounted for the largest percentage of betting funds (27%) implies that many of the players are students or adolescents who are financially dependent. This is consistent with research by Gupta and Derevensky (2000), who found that teenagers frequently utilise discretionary money, like pocket money, to gamble, particularly in situations where there is insufficient supervision or financial literacy.

Although pocket money is frequently meant for everyday necessities or school-related costs, its abuse of gaming shows a worrying trend in which teenagers redirect funds from more important uses to gambling. This confirms earlier findings that teenage gambling risk is increased when they have access to unreported disposable income (Volberg et al., 2010). According to Derevensky and Gupta (2004), adolescents who have more spare cash are more prone to gamble, especially in riskier ways.

4.4.2.2.2 Salary and Wage as Sources of Betting Money

The fact that salaries (24%) and wages (17%) are included as sources suggests that some of the teenagers might work part-time or informally. This group is probably made up of older teenagers or young people who are not enrolled in school. The use of earned revenue for gambling brings up questions about maturity, financial priorities, and economic judgement. Adolescents who earn their own money but are not proficient in financial planning are more likely to use it carelessly, notably for

gambling, claim King and Delfabbro (2016). According to King and Delfabbro (2016), young individuals who work and receive little financial management education are more susceptible to gambling and impulsive spending.

4.4.2.2.3 Debts

Significantly, 18% of respondents said they used loans to pay for their bets, which suggests that they are in financial hardship or engage in problematic betting. This is concerning since, even at an adolescent level of development, taking on debt to bet is indicative of behaviors linked to compulsive or addictive gambling patterns. Adolescents who start taking out loans to fund their gambling addictions are more likely to have betting related problems, such as mental stress, family strife, and scholastic deterioration. This is to say adolescents who bet with borrowed funds exhibit greater levels of gambling severity and related psychological discomfort (Livazović and Bojčić, 2019).

4.4.2.2.4 Gifts and Peer Contributions

Peers (6%) and gifts (8%) are fewer common sources of betting money, indicating that they are supplemental or infrequent. Even these classifications, though, might reflect peer pressure or social effects, where teenagers feel pressured or encouraged to gamble. Even if these are not the main sources, their existence supports the social learning hypothesis, which holds that group interactions and observation can teach and reinforce behaviours like gambling (Bandura, 1977).

4.4.2.2.5 Conclusion

The results from Figure 4.6 shed important insights on how teenagers fund their

gambling habits, emphasising wages and pocket money as major sources. These trends indicate a combination of working and student adolescent populations, suggesting behavioural concerns and more general socioeconomic issues. The risk of long-term financial dependence and gambling-related harm among young people is increased by misusing pocket money, relying on debt, and having low financial literacy.

4.4.2.3 The Qualitative Discussion on the Outcome of Failing to Pay Debt

The qualitative discussion on the outcome of failing to pay the debt is informed by debt and misuse of pocket money, school absenteeism and dropout, and deceptive behaviors, as follows,

4.4.2.3.1 Debt and Misuse of Pocket Money

A significant pattern of financial irresponsibility and vulnerability is highlighted by the survey that shows teenagers rely on pocket money intended for school-related expenses while accruing debts they are unable to pay back. Teenagers are heavily reliant on their parents or guardians for financial support because they frequently do not have official jobs or a consistent income. A financial deficit that results from misallocating such restricted funds to betting might lead to borrowing or defaulting, which can occasionally lead to petty theft, peer conflicts, or exploitation. Teenagers who gamble frequently borrow money, sell personal items, or steal from family members when they lose, according to Gupta and Derevensky (2000), underscoring the early warning signs that gaming might lead to severe financial difficulties.

4.4.2.3.2 School Absenteeism and Dropout

School absenteeism and, eventually, school dropout are closely linked to the misuse

of pocket money for betting, which results in the inability to pay school fees or fare. This is a worrying outcome since it interferes with the adolescent's future economic prospects in addition to their intellectual success. King and Delfabbro (2014) claim that because impacted adolescents frequently put betting before their education, betting related problems are strongly linked to poorer academic achievement, truancy, and school disengagement.

4.4.2.3.3 Deceptive Behaviors

Qualitative results also show that dishonest practices are becoming more common among adolescent bettors. This includes making up excuses for financial need, hiding debts, and lying to parents or teachers. These actions are signs of problem gambling, in which adolescents influence others or act dishonestly to maintain their betting habit. According to Griffiths (1995), dishonesty is a defining characteristic of compulsive betting behavior, even in adolescents, and it frequently results in social exclusion, familial strife, and a breakdown of trust.

4.4.2.3.4 Conclusion

Qualitative results offer a critical perspective on the real-life experiences of teenagers who bet, exposing behavioral and educational as well as financial ramifications. These results are in line with previous research on the psychological and socioeconomic effects of juvenile gambling.

4.4.3 The Application of Theory to the Economic Impact of Betting among Adolescents

Although adolescents may initially view betting to alleviate financial stress, it

frequently leads to more financial difficulties, such as debt, reliance on others, and the misappropriation of family or school cash. Adolescents grow even more estranged from respectable career prospects as a result, which feeds the cycle of stress. Financial hardships and debt associated with gaming are important markers of problematic betting in adolescents and cause more financial and psychological stress (Livazović & Bojčić, 2019). Ap

art from structural stress, adolescents may also feel poor or excluded compared to their more affluent friends. This is known as relative deprivation. Adolescents turn to betting as a means of "catching up" financially because of this perceived inequity, which is frequently made worse by peer competitiveness and social media. Adolescents may turn into high-risk activities like gambling to get money due to relative deprivation, particularly when it is exacerbated by peer comparison and exposure to betting commercials (Derevensky & Gupta, 2004).

4.5 The Roles of Social Welfare Officers in Creating Awareness of Betting Impact among Adolescents

The third specific objective for this study is guided with awareness of the impact of betting among adolescents; the platform used by social welfare officers to create awareness of the impact of betting among adolescents; and the response of adolescents on the role of social welfare officers to create awareness on the impact of betting. More details as presented,

4.5.1 Awareness of the Impact of Betting among Adolescents

Figure 4.7 intended to understand the awareness of the impact of betting among

adolescents, the focus was on its negative outcome. The noted findings indicated 87% of the respondents pointing to be aware of the negative impact of betting among adolescents in the study area against 13%. The finding reveals many people in the study area being aware of the negative impact of betting among adolescents in the study area.
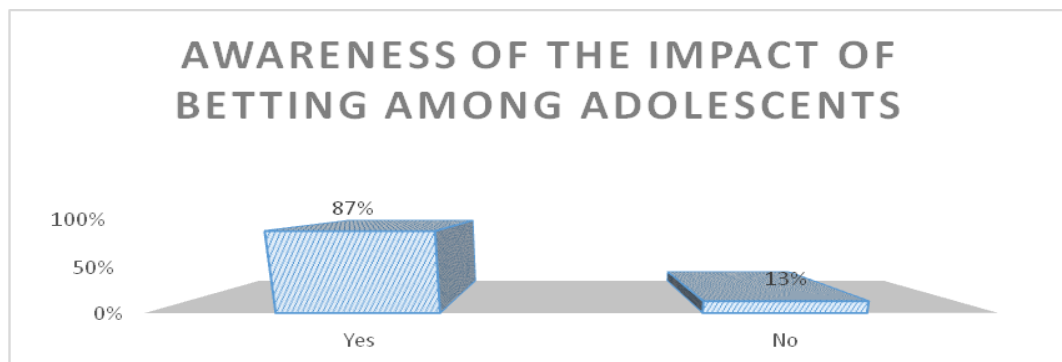
Figure 4.7: Awareness of the Impact of Betting among Adolescents

Source: Field Data, 2025

4.5.2 The Platform Used by Social Welfare Officers to Create Awareness of the Impact of Betting Among Adolescents

Guided by the following variables, namely Community Meeting, School Clubs, Workshops, Community Outreach, the study aims at establishing the platform used by social welfare to create awareness of the negative impact of betting to adolescents in the study area.
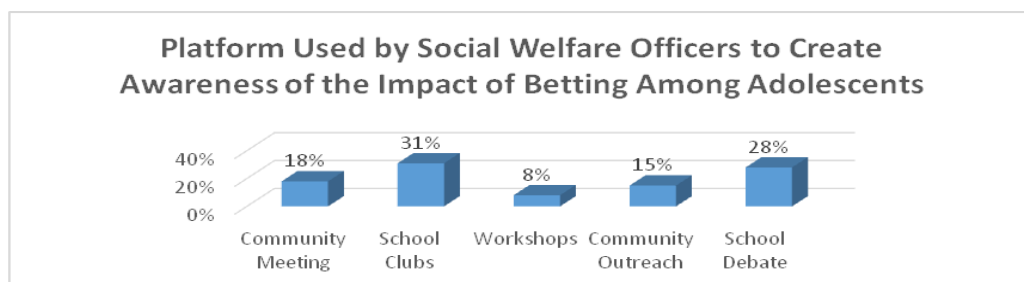

Figure 4.8: The Platform Used by Social Welfare Officers to Create Awareness of the Impact of Betting among Adolescents

Figure 4.8 noted 31% from school clubs, and 28% from school debates. These two were the highest among other platforms used by social welfare officers to create awareness of the impact of betting among adolescents in the study area. Furthermore, 18% were recorded with community meetings, 15% noted with community outreach, and 8% noted with workshops. These findings reveal the specific activities taking place in schools aiming at creating awareness of the negative impact of betting among adolescents. Though it also shows that less is done at the community level, where parents and community members are supposed to be aware, so that can help adolescents when at home or at community levels.

4.5.3 Response of Adolescents on the Role of Social Welfare Officers to Create Awareness of Betting Impact among Adolescents

The qualitative responses were gathered from adolescents and social welfare officers, with the intention to seek for their view and opinions on the role of social welfare officers in creating awareness on the negative impact of betting among adolescents in the study area. The qualitative findings collected from key informants narrated the following:

> *"We have had of social welfare officers talking about the negative impact of betting among adolescents particularly on the way it affects school performance and self-esteem. However, when one has stated to bet, it becomes very difficult to stop the practice".* An Adolescent during a key informant's interview

Another adolescent while holding the same position as the first assertion, narrated:

> *"At the community levels, there are no recreational opportunities, which leaves many adolescents without having choices. The peers around, talks of betting, which easily attract many of us*". An Adolescent during the key informant interview

Commenting on the employed efforts among social welfare officers to help adolescents escape the trap of betting, it was narrated:

> *"Dealing with adolescents it calls for patience, we have had numerous campaigns in schools using clubs and debates, however many of the adolescents are addictive of betting"*. One of the social welfare officers, during key informant interviews.

Proposing the solution to combating the betting behavior among adolescents, one of the social welfare officers narrated:

> *"Many parents and guardians are not aware of the betting practices among the adolescents, hence a comprehensive program which involves all community members should be employed to address the problem". One of the social welfare officers during the key informant interview*

The qualitative findings noted the ongoing intervention in schools to create awareness on the negative impact of betting among adolescents in the study area. However, adolescents take advantage of their parents or guardians lack awareness of their betting practice. Hence, the comprehensive intervention, which involves all community members, should be used to address the problem of rescuing adolescents from betting practices.

4.5.4 Discussion on the Roles of Social Welfare Officers in Creating Awareness of Betting Impact among Adolescents

The discussion on the roles of social welfare officers in creating awareness of betting impact among adolescents is guided by the awareness of the impact of betting among adolescents, the platform used by social welfare officers to create awareness of the impact of betting among adolescents, and response of adolescents on the role of social welfare officers to create awareness of betting impact among adolescents.

More details as presented,

4.5.4.1 Awareness of the Impact of Betting among Adolescents

Gupta and Derevensky (2000) found that although many adolescents are aware of the consequences of betting such as financial loss, addiction, and emotional distress, they often continue to engage due to peer influence, accessibility, or thrill-seeking behavior. This is consistent with existing literature, which shows that awareness of the risks associated with gambling does not always prevent engagement, especially among adolescents. A significant majority of respondents (87%) acknowledge the detrimental consequences of adolescent betting.

The fact that 13% of respondents were ignorant of the detrimental effects raises the possibility that some people are still at risk, whether because of a lack of education, a lack of exposure to awareness initiatives, or the acceptance of gambling in their social circles. This illustrates the necessity of ongoing, focused awareness-raising initiatives, especially for parents, educators, and teenagers. According to Volberg et al. (2010), to effectively reach and resonate with adolescents' audiences, awareness campaigns need to be age-appropriate and culturally relevant.

4.5.4.1.1 Conclusion

The 87% awareness rate shows how many people in the community are aware of the negative effects of betting on adolescents, including the psychological, scholastic, and financial costs. However, in the face of peer pressure, financial difficulties, and regulatory inadequacies, awareness alone is insufficient as a deterrent. Therefore, comprehensive approaches that integrate legislation, assistance, and education are crucial to lowering teen betting.

4.5.4.2 The Platform Used by Social Welfare Officers to Create Awareness of the Impact of Betting Among Adolescents

The prevalence of school clubs and discussions as forums for raising awareness of the detrimental effects of betting highlights the value of schools as regulated spaces where organized, developmentally appropriate instruction and discussion may occur. According to King and Delfabbro (2016), schools are ideal venues for preventive education initiatives because they may promote healthy decision-making and have an early impact on knowledge, attitudes, and behaviors.

Further, peer pressure, a proven factor in teenage betting, can be effectively countered by peer-led conversations, which are another feature of these sites. Peer education models in school settings are more helpful in tackling risky behaviours, such as gambling, according to Dickson, Derevensky, and Gupta (2004). This is because teenagers are more receptive to knowledge presented in familiar, engaging circumstances. Moreover, concerns are raised by the comparatively low rates of community-level engagement (18% for community meetings, 15% for outreach, and 8% for workshops). It implies that efforts to stop teenage betting behavior may be misinformed or insufficiently supported by parents, guardians, and other community influencers. Molinaro et al. (2018) stresses the role of community and family in prevention initiatives, pointing out that teenagers are impacted by their home and neighborhood settings in addition to their educational institutions.

Furthermore, UNICEF (2019) suggests using community-based awareness initiatives to support classroom interventions, particularly in impoverished or rural communities where betting may be accepted or disregarded. Teenagers run the risk

of receiving contradictory messages or not having anti-betting beliefs monitored and reinforced outside of school if the community is not actively involved.

4.5.4.2.1 Conclusion

Figure 4.7 makes it abundantly evident that school-based programs, especially those involving clubs and debates are essential in educating people about the harmful effects of teen gambling. Nonetheless, the low amount of community involvement indicates a serious deficiency in comprehensive preventative measures. Involving families and communities more directly is essential to successfully reducing teenage betting behavior, and it is important to make sure that adolescents receive help both within and outside of schools.

4.5.5 The Relevancy of the Theory on the Roles of Social Welfare Officers in Creating Awareness of Betting Negative Impact among Adolescents

Merton (1938) using Strain Theory, noted that when people are unable to attain socially acceptable goals (such as income or status) by legal means, they may turn to abnormal behaviours like betting. Adolescents who are struggling financially or socially, for example, might start betting because they believe it would help them succeed financially. Social welfare workers also step in by changing perceptions, teaching adolescents about the dangers of betting, and encouraging respectable paths to achievement.

Deviance, according to Merton (1938), happens when society objectives and the resources available to accomplish them diverge. By teaching adolescents about practical options, Social Welfare Officers aid in closing this gap. Adolescents from

economically disadvantaged backgrounds are more inclined to gamble, according to Wardle et al. (2011). By implementing focused risk education and resilience-building initiatives, welfare officers can reduce this.

CHAPTER FIVE

SUMMARY, CONCLUSION, AND RECOMMENDATION

5.1 Chapter Overview

This study entitled "Investigating on Socioeconomic Impact of Betting among Adolescent: A Case Study of Temeke Municipality" is guided with three specific objectives, namely, to examine the social impacts of betting, to assess the economic impact of betting, and to investigate the roles of social welfare officers in creating awareness of betting among adolescents in Temeke Municipality. With the guidance of the study-specific objectives, the key findings from each specific objective were presented in this chapter, along with a study summary, recommendations, and conclusion. More details as presented.

5.2 Summary

This study entitled "Investigating on Socioeconomic Impact of Betting among Adolescent: A Case Study of Temeke Municipality" is guided with three specific objectives, namely, to examine the social impacts of betting, to assess the economic impact of betting, and to investigate the roles of social welfare officers in creating awareness of betting among adolescents in Temeke Municipality. Considering the socioeconomic impact of betting among adolescents and the study specific objectives, this study was guided by Strain theory in examining the interacting and interdependent socioeconomic impact of betting among adolescents in the study area.

The identified specific objectives were used to guide the review of empirical literature while referencing other regions, such as the American continent, where

literature from the United States of America and Canada were used, as well as the Caribbean, Europe, Australia, and the Pacific Islands. Further, other locations such as Asia, Sub-Saharan Africa, the Southern African Development Community, and the East Africa Community regions were interrogated about other regions.

In the context of the current study, the variables such as socio-demographic information peer influences, and the psychosocial, the awareness of emotional effects of betting on adolescents, and the indicators of the emotional effects on adolescents, betting leads to economic dependence among adolescents, source of money using for betting by adolescents, and the view on the outcome when the adolescents fail to pay the debt used for betting, awareness of the impact of betting among adolescents; the platform used by social welfare officers to create awareness of the impact of betting among adolescents; and the response of adolescents on the role of social welfare officers to create awareness on the impact of betting, Strain theory to this study at Temeke Municipality. Moreover, this study employed pragmatism philosophy and a descriptive research design, allowing mixed approaches. The study recruited 384 as its sample size, and interview guides and questionnaires were used as data collection tools. Data was collected as per Table 3.1 distribution of study respondents.

5.2.1 The Social Impacts of Betting Among Adolescents

Social influence behaviors among betting adolescents were social pressure, peer betting behaviors and group norms. The findings revealed of 40% recorded at social pressure; 32% noted with peer betting behaviors; and 28% recorded from group norms. The scores from three behavior ranges below 50% and are close to each

other's, as it ranges from 28% to 40%. Further, on the awareness of emotional effects of betting on adolescents the findings noted 95% pointing on their awareness to emotional effects of betting among adolescents as compared to 5%, among the respondents of this study, who noted not to be aware.

5.2.2 The Economic Impact of Betting Among Adolescents

Betting Leads to Economic Dependence among Adolescents, the findings show the respondents response on betting leading to economic dependence among adolescents. Many of the respondents at 96% revealed their understanding of betting leading to economic dependence, while 4% noted of betting not leading to economic dependence among adolescents. Adding on the source of money used for betting by adolescents, the findings noted that 27% was recorded with pocket money, and 24% with salary; these two research variables were the highest among the sources of money used in the study area. Further, 18% were recorded with debts, and 17% noted with wage. The lowest scores were 8% recorded with given gifts, and 6% pointed at given by peers.

5.2.3 The Roles of Social Welfare Officers in Creating Awareness of Betting on Adolescents

Awareness of the Impact of Betting among Adolescents, the finding the noted of 87% of the respondents pointing to be aware of the negative impact of betting among adolescents in the study area against 13%. Moreover, the platform used by social welfare officers to create awareness of the impact of betting among adolescents, noted 31% from school clubs, and 28% from school debates. These two were the highest among other platforms used by social welfare officers to create awareness of

the impact of betting among adolescents in the study area. Furthermore, 18% were recorded with community meetings, 15% noted with community outreach, and 8% noted with workshops.

5.3 Conclusion

With an emphasis on factors including financial dependence, disruption of education, mental distress, and the function of social welfare interventions, this study aimed to investigate the socioeconomic effects of betting among teenagers in Temeke Municipality. The results show that betting among adolescents is more than just a pastime; it is a developing social issue with wide-ranging effects. Most respondents admitted to actively participating in betting as well as the negative effects of it, such as heightened emotional instability, debt, and school dropout. Peer pressure, social modelling, and access to unregulated betting sites were also emphasized in the study as important contributing factors.

It is noteworthy that although teenagers show a high degree of awareness regarding the dangers of betting, this awareness does not necessarily result in a change in behavior, suggesting a disconnect between practice and knowledge. Further, the report also emphasizes how important social welfare workers and educational institutions are in spreading knowledge and encouraging preventative actions. However, it was discovered that the wider social response required to lessen the issue was weakened by a lack of parental and community involvement.

In summary, adolescent betting in Temeke Municipality is a sign of and a cause of more serious socioeconomic issues like unemployment, poverty, and a lack of

recreational options. A multi-sectoral strategy encompassing families, government organizations, civil society players, and schools is needed to address this issue. To create a more resilient and knowledgeable juvenile population, future interventions should place a higher priority on community-based initiatives, age limit enforcement, and betting awareness education in school curriculum.

5.4 Recommendations

The recommendations for this study are three folds, namely the central government collaboration with the local authority, establish community-based youth counselling centres, and parental engagement.

5.4.1 The Central Government Collaboration with the Local Authority

The Ministry of Education, working with local education authorities, should incorporate organized betting awareness initiatives into the secondary school curriculum in Temeke Municipality to close the knowledge-behaviour gap among adolescents. By the end of the current school year, qualified school counsellors and social welfare officers should be implementing these programs, which should concentrate on the intellectual, emotional, and financial dangers associated with betting.

5.4.2 Establish Community-Based Youth Counseling Centers

Temeke Municipal Council should introduce community-based youth counseling and rehabilitation clinics established in collaboration with civil society organizations and the Ministry of Community Development, Gender, Women, and Special Groups. These facilities would provide financial literacy instruction, peer support, and

psychological counseling that is especially designed for teenagers who are at risk of or already experiencing issues related to betting.

5.4.3 Parental Engagement

The Municipal Social Welfare Office should organize community meetings in each ward to enhance the role of families in stopping adolescents betting. These forums will stimulate household-level conversations on responsible behavior and money management while educating parents on the warning signals, dangers, and prevention techniques of teenage betting.

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APPENDICES

APPENDIX 1: INTRODUCTION LETTER

To whom it may concern,

I, Abraham Msafiri Mwemfula, a student at the Open University of Tanzania doing academic research about investigating on socioeconomic impacts of betting among adolescents: a case study of Temeke Municipality. The study is in Partial Fulfillment of the Requirements for the Award of the Degree of Master of Social Work (MSW). The purpose of this letter is therefore to request you to fill in the attached questionnaire that provides necessary information relating to the research. The information provided in the questionnaire was used for academic purposes and will be treated with utmost confidentiality. Your assistance will be highly appreciated. Yours Sincerely,

…………………………. ....

Abraham Mwemfula,

0778-649103

APPENDIXES II: QUESTIONNAIRE FOR ADOLESCENTS

SECTION   A

Please **Tick** To the correct box

Respondents Demographic Information

Data Collection Tool (Questionnaire – English Version)

1.   Marital Status

i)   Single

ii)   Cohabiting

iii)   Married

iv)   Divorced

2.   The socio-economic status among the respondents

i)   Student

ii)   Formal employee

iii)   Informal employee

3.   Education level among the respondents

i)   Primary school

ii)   Secondary school

iii)   Certificate

iv)   Diploma

v)   Bachelor

4.   What is your betting status?

i)   Involved in betting

ii)   Just watching others betting

5.   Are you aware of the effects of betting among adolescents in the study area?

i)   Yes

ii)   No

6.   Are you aware of the emotional effects related to betting among adolescents?

i)   Yes

ii)   No

7.   What are the indicators of emotional effects of betting on adolescents?

i)   Social Isolation

ii)   Self-esteem

iii)   Depression

iv)   Anxiety

v)   Stress

8.   Does betting lead to economic dependence among Adolescents?

i)   Yes

ii)   No

9.   What is your source of money used for betting?

i)   Salary

ii)   from peers

iii)   pocket money

iv)   wage

v)   given gift

vi)   debts

10.   Are you aware of the betting impact among adolescents

i)   Yes

ii)   No

11.   What is the platform used to create awareness of the impact of betting among adolescents

i)   Community Meeting

ii)   School Clubs

iii)   Workshops

iv)   Community Outreach

Data Collection Tool (Interview – English Version)

1. In your view, would you share with me the role of peer pressure as an influencing behavior among adolescents' (Probe for specific behavior)

2. In your views, would you tell me the emotional effects of betting among adolescents? (Probe for isolation, self-esteem, other related indicators)

3. In your views, would you tell me what may happen when you fail to pay the debt (Probe for the conflict at family level

4. In your opinion, what would you say about the response of adolescents on the role of social welfare officers to create awareness on the impact of betting

5. In your view, what would you propose to be done to help adolescents avoid betting? (probe for specific role of family, community, and local government)

NYONGEZA IV

DODOSO KWA VIJANA

SEHEMU A

Tafadhali Weka Jibu kwenye kisanduku sahihi

Taarifa za Demografia za wahojiwa

Zana ya Kukusanya Data (Hojaji - Toleo la Kiswahili)

1. Hali ya Ndoa

i)Mtu mmoja

ii) Kuishi pamoja

iii) Ndoa

iv) Wameachwa

2. Hali ya kijamii na kiuchumi kati ya washiriki

i)Mwanafunzi

ii) Mfanyakazi rasmi

iii) Mfanyakazi asiye rasmi

3. Kiwango cha elimu kati ya wahojiwa

i) Shule ya msingi

ii) Shule ya sekondari

iii) Cheti

iv) Diploma

v) Shahada

4. Je, hali yako ya kamari ikoje?

i) Kushiriki katika kamari

ii) Kuangalia tu wengine wakicheza kamari

5. Je, unafahamu madhara ya kamari miongoni mwa vijana katika eneo la utafiti?

i) Ndiyo

ii) Hapana

6. Je, unafahamu athari za kihisia zinazohusiana na kamari kati ya vijana?

i) Ndiyo

ii) Hapana

7. Je, ni viashiria vipi vya athari za kihisia za kamari kwa vijana?

i) Kujitenga dhidi ya kutangamana na watu

ii) Kujithamini

iii) Unyogovu

iv) Wasiwasi

v) Mkazo

8. Je, kamari husababisha utegemezi wa kiuchumi miongoni mwa Vijana?

i) Ndiyo

ii) Hapana

9. Nini chanzo chako cha pesa unazotumia kwa kamari?

i) Mshahara

ii) kutoka kwa wenzao

iii) hela za matumizi

iv) posho

v) kupewa zawadi

vi) madeni

10. Je, unafahamu athari za kamari miongoni mwa vijana

i) Ndiyo

ii) Hapana

11. Je, ni jukwaa gani linalotumiwa kuleta ufahamu wa athari za kamari miongoni mwa vijana

i) Mkutano wa Jumuiya

ii) Vilabu vya Shule

iii) Warsha

iv) Uhamasishaji wa Jamii

Zana ya Kukusanya Data (Mahojiano - Toleo la Kiswahili)

1. Kwa maoni yako, unaweza kushiriki nami kueleza jukumu la msukumo rika kama hupelekea tabia yenye ushawishi miongoni mwa vijana' (Kuchunguza tabia maalum)

2. Je, kwa maoni yako, unaweza kuniambia athari za kihisia za kamari kati ya vijana wanaobalehe? (Kuchunguza kutengwa, kujithamini, viashiria vingine vinavyohusiana)

3. Kwa maoni yako, unaweza kuniambia nini kinaweza kutokea unaposhindwa kulipa deni (Kuchunguza kutoelewana kwenye famlia)

4. Kwa maoni yako, ungesema nini kuhusu mwitikio wa vijana juu ya jukumu la maofisa wa ustawi wa jamii kujenga uelewa juu ya athari za Kamari?

5. Kwa maoni yako, ungependekeza nini kifanyike ili kuwasaidia vijana waepuke kamari? (kuchunguza jukumu maalum la familia, jamii, na serikali