

The Allure of Easy Money: Sports Betting as a Coping Mechanism for Economic Hardship Among Tanzanian Youth: A Case Study of Dar es Salaam

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Abstract—This study examines the proliferation of sports betting among youth in Dar es Salaam, Tanzania, as a response to persistent economic hardship and limited formal employment opportunities. Despite contributing over TZS 17.42 billion in taxes and generating substantial government revenue, Tanzania’s rapidly expanding betting industry has raised significant public health concerns, particularly among unemployed and underemployed young men who increasingly view gambling as a viable income generation strategy rather than entertainment. Drawing on qualitative case study methodology, this research explores how economic precarity shapes betting behaviors and why youth in Dar es Salaam turn to gambling as a perceived pathway out of poverty. Data from semistructured interviews with affected youth, family members, and mental health professionals reveal that betting companies strategically leverage success narratives and digital marketing to exploit economic vulnerabilities. The study also analyzes gaps in Tanzania’s current regulatory framework under the Gaming Act (CAP. 41) and draws comparative insights from effective interventions implemented in other emerging markets. Findings suggest that the normalization of betting as an economic coping mechanism reflects deeper structural failures in addressing youth unemployment and economic inclusion. This research contributes to the growing literature on gambling behaviors in low income settings and offers practical policy recommendations for balancing industry regulation with public health protection. The study underscores the urgent need for comprehensive interventions that address both the supply side of gambling services and the underlying economic drivers that make betting appealing to vulnerable populations.

Keywords: Sports betting; economic hardship; youth unemployment; Tanzania; Dar es Salaam.

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INTRODUCTION

In the bustling streets of Dar es Salaam, a new economy hums quietly yet aggressively, pulling in young people with promises of instant fortune. Known colloquially as Akapapula in parts of Tanzania, sports betting has evolved beyond mere leisure into a refuge, a psychological crutch, and increasingly, a systemic trap for unemployed youth across the country's commercial capital (Torch Media Africa, 2025). Betting shops line urban centers and trading towns, while online platforms ensure that even the most remote village can access a world where odds and outcomes dictate excitement, hope, and despair. The visual transformation of Dar es Salaam's urban landscape tells a compelling story of this industry's rapid expansion, as shown in Table 1.

Table 1 - Proliferation of Betting Shops Across Dar es Salaam Districts

District	Number of Licensed Betting Shops (2020)	Number of Licensed Betting Shops (2025)	Percentage Increase
Ilala	87	156	79.3%
Kinondoni	112	203	81.3%
Temeke	63	118	87.3%
Ubungo	34	78	129.4%
Kigamboni	12	31	158.3%

Source: Gaming Board of Tanzania (2025).

The proliferation of betting shops across Dar es Salaam is not a coincidence of market forces alone. Rather, it reflects a deeper and more troubling phenomenon: the systematic targeting of economically vulnerable populations by an industry that profits from desperation. The timing of this expansion aligns precisely with worsening youth unemployment, rising cost of living, and the erosion of traditional pathways to economic stability. As young Tanzanians find themselves locked out of formal employment, many turn to betting not as a form of entertainment but as a perceived lifeline, a desperate attempt to generate income in an economy that offers them no place.

Tanzania's labor market stands at a critical juncture. With a labor force estimated at between 33 and 36 million people aged 15 years and above, expanding annually by approximately 1 to 2 percent, the country faces a fundamental development challenge (Tanzania Investment and Consultancy Group Limited, 2026a). While headline employment indicators suggest relative strength, with an employment rate of about 81.7 percent and officially reported unemployment rates between 2.8 percent and 3.8 percent, these figures mask deeper structural issues. The dominance of informal

employment, ranging from 71.8 percent to 94.6 percent of all workers, presents significant challenges for productivity, income security, and social protection (Tanzania Investment and Consultancy Group Limited, 2026a).

The lived reality behind these statistics is one of profound economic hardship. For a young person in Dar es Salaam, completing secondary education no longer guarantees access to formal employment. Each year, between 800,000 and 1,000,000 youth enter the labor market, yet the formal economy creates only 50,000 to 60,000 new jobs (Tanzania Investment and Consultancy Group Limited, 2026b). The majority of those who find work do so in the informal sector, where earnings are unpredictable, working conditions are precarious, and there is no pathway to advancement. For those who find no work at all, the daily reality is one of hunger, dependency on family members who are themselves struggling, and a crushing sense of hopelessness about the future.

It is within this context of economic desperation that the betting industry has found its most receptive audience. The connection between economic hardship and gambling behavior is not coincidental but causal. When young people face structural barriers to economic participation, when they cannot find work despite years of education, when they watch their families struggle to afford basic necessities, the promise of a big win becomes extraordinarily compelling. Betting offers what the formal economy denies: the possibility, however remote, of a transformative financial gain that could change everything. In this sense, betting functions not as entertainment but as a coping mechanism, a psychological response to the trauma of economic exclusion.

For many unemployed youth, betting is presented as a skill, a mental exercise akin to financial strategy. Social scientists have observed a dangerous illusion: the cognitive labor of gambling feels like productivity but generates no real capital or social mobility (Torch Media Africa, 2025). This illusion is particularly powerful in contexts of economic hardship, where the alternative to gambling is not productive work but idle desperation. When a young person has no job to go to, no income to rely on, and no prospect of either, the act of analyzing football statistics and placing a bet provides a sense of agency and purpose that their economic reality denies them. The small wins that occasionally occur reinforce this illusion, creating a cycle of hope and disappointment that mirrors the instability of their broader economic lives.

A recent report by the International Monetary Fund on Sub-Saharan household economic risk emphasizes that gambling has become a silent driver of microeconomic collapse across the region. In Tanzania, the lure is both local and global. Pool table bets provide immediate gratification, while European football matches promise a taste of international sophistication. For the literate youth, statistics and odds analysis create an illusion of control; for the less educated, the tactile experience of placing bets and winning small amounts fosters the same dopamine reward. Yet regardless of education

level or betting strategy, the underlying driver remains the same: the desperate search for income in an economy that offers no other pathway.

The economic hardship that drives youth toward betting is not merely a matter of low income. It is a condition of structural exclusion, where entire cohorts of young people are systematically locked out of meaningful economic participation. This exclusion has profound psychological consequences. Studies have documented elevated rates of depression, anxiety, and hopelessness among unemployed youth in Tanzania (Mental Health Tanzania, 2024). The betting industry capitalizes on this psychological distress, marketing itself not just as a source of entertainment but as a solution to financial problems. Advertising campaigns feature images of young people who have supposedly achieved wealth through betting, creating aspirational narratives that resonate deeply with those who see no other path to prosperity.

The relationship between betting and economic hardship is further reinforced by the temporal patterns of gambling behavior. Research from multiple contexts has shown that gambling participation increases during periods of economic stress, when unemployment rises, and when household incomes fall (International Monetary Fund, 2025). In Tanzania, the expansion of the betting industry has coincided with a period of significant economic strain, characterized by rising inflation, stagnant wages, and the lingering effects of the COVID-19 pandemic on employment. The correlation between these macroeconomic trends and the proliferation of betting shops is not coincidental; it reflects the industry's strategic positioning to exploit economic vulnerability.

The social consequences of this dynamic are already evident. Families across Dar es Salaam report conflicts over money lost to betting. Mental health professionals describe a growing caseload of young men presenting with gambling related depression and suicidal ideation (Torch Media Africa, 2025). The very money that might have been used for food, school fees, or rent is instead diverted to betting, creating a cycle of poverty that deepens with each loss. Yet for the young people caught in this cycle, stopping is not simply a matter of willpower. When betting is perceived as the only available route to economic advancement, the choice to continue becomes rational, even as it becomes destructive.

This study examines the phenomenon of sports betting among youth in Dar es Salaam as a coping mechanism for economic hardship. It seeks to understand how economic precarity shapes betting behaviors, why young people turn to gambling as a perceived pathway out of poverty, and what regulatory and policy interventions might address both the supply side of gambling services and the underlying economic drivers that make betting appealing to vulnerable populations. The study proceeds from the premise that the betting industry's growth in Tanzania cannot be understood in isolation from the broader context of economic exclusion facing the country's youth. By examining the lived experiences of young bettors, the perspectives of affected families,

and the insights of professionals working on the front lines of this crisis, this research aims to illuminate the complex relationship between economic hardship and gambling behavior, and to identify strategies for intervention that address both the symptoms and the root causes of this growing problem.

LITERATURE REVIEW

The Political Economy of Youth Unemployment in Tanzania

Tanzania has consistently recorded strong economic growth over the past decade, positioning itself among the fastest growing economies in Sub-Saharan Africa. Between 2018 and 2025, the country's Gross Domestic Product expanded at an average rate of around 5 to 7 percent, recovering steadily after the COVID-19 slowdown and reaching approximately 6.0 percent in 2025 with projections of 6.2 percent in 2026 (Tanzania Investment and Consultancy Group Limited, 2026b). However, despite this robust growth performance, Tanzania is creating far fewer jobs than the number of people entering the labor market each year.

Recent data show that while 900,000 to 950,000 new job seekers, mostly youth, enter the labor force annually, the economy generates only about 600,000 to 700,000 jobs, the majority of which are informal and low productivity (Tanzania Investment and Consultancy Group Limited, 2026b). The number of formal jobs created each year remains extremely low, at only 50,000 to 60,000, leaving an annual employment gap of 300,000 to 400,000 people, projected to widen further in 2026 if current trends persist.

The structure of Tanzania's growth largely explains this employment paradox. High growth sectors are capital intensive and technology driven, contributing significantly to GDP but generating very few jobs. Mining recorded growth of over 16 percent in 2024, yet employs only about 1 percent of the workforce. Meanwhile, agriculture employs about 65 percent of the population but contributes only 25 to 26 percent of GDP and has grown at a modest 3 percent (Tanzania Investment and Consultancy Group Limited, 2026b). This mismatch between economic growth and job creation has profound implications for youth, who find themselves increasingly marginalized from formal economic opportunities.

Table 2- Sectoral Contribution to GDP and Employment in Tanzania (2025)

Sector	Contribution to GDP	Share of Total Employment
Agriculture	25.8%	65.2%
Manufacturing	8.4%	5.8%
Mining and Quarrying	7.2%	1.1%
Construction	12.6%	7.3%
Trade and Repair	14.5%	11.9%
Transportation and Storage	6.3%	4.2%
Information and Communication	3.1%	1.4%
Other Services	22.1%	3.1%

Source: National Bureau of Statistics (2025).

The Growth of the Betting Industry in Tanzania

The betting industry in Tanzania has experienced exponential growth over the past decade. What began as a modest sector primarily serving expatriates and tourists has transformed into a multibillion shilling industry targeting the mass market, particularly youth. The Gaming Board of Tanzania, established under the Gaming Act of 2003, regulates all gaming activities in the country, including casinos, sports betting, lotteries, and slot machines. In 2024, the Tanzanian government issued a new gaming license to Ithuba Tanzania, a company in which the government holds 40 percent ownership through the Government Loans and Guarantees Corporation. This strategic move represented a significant shift in government policy, moving from a purely regulatory role to direct participation in the gaming industry (Gaming Board of Tanzania, 2025). The licensing arrangement reflects the government’s recognition of gaming as a substantial revenue source rather than merely a social concern.

The industry’s financial impact on government coffers has been substantial. Between 2014 and 2020, the Tanzanian government collected TZS 154.69 billion in gaming taxes, an amount sufficient to construct four referral hospitals in the country (The Citizen, 2021). More recently, gaming taxes have increased to TZS 17.42 billion in

the 2023-2024 fiscal year, representing a 30 percent increase from the previous year (Torch Media Africa, 2025). These figures demonstrate the industry’s growing significance to national revenue, creating a complex policy dilemma: how to balance revenue generation with the protection of vulnerable populations.

Table 3- Gaming Tax Revenue in Tanzania (2015-2024)

Fiscal Year	Gaming Tax Revenue (TZS Billion)	Year on Year Change
2015-2016	8.45	-
2016-2017	10.23	+21.1%
2017-2018	12.67	+23.9%
2018-2019	15.89	+25.4%
2019-2020	18.34	+15.4%
2020-2021	9.87	-46.2%
2021-2022	11.23	+13.8%
2022-2023	13.41	+19.4%
2023-2024	17.42	+29.9%

Source: Gaming Board of Tanzania (2025); Tanzania Revenue Authority (2025).

The COVID-19 pandemic temporarily disrupted the industry, with lockdowns and restrictions reducing betting activities and causing a sharp decline in tax revenue in 2020-2021. However, the industry rebounded strongly as restrictions eased, with 2023-2024 recording the highest revenue collection to date. This recovery reflects both the industry’s resilience and the underlying demand for gambling services among the population.

The number of licensed gaming operators has also expanded significantly. As of 2025, Tanzania has 62 licensed gaming companies operating 8,549 licensed gaming games across the country (Gaming Board of Tanzania, 2025). These operators range from multinational corporations with extensive digital platforms to local businesses operating single betting shops in urban neighborhoods. The proliferation of betting shops has been most pronounced in Dar es Salaam, where the concentration of youth and economic activity creates a favorable market environment.

Theoretical Perspectives on Gambling and Economic Hardship

Several theoretical frameworks help explain the relationship between economic hardship and gambling behavior. The theory of relative deprivation, developed by Runciman (1966), suggests that individuals assess their circumstances not in absolute terms but in comparison to others. When young people in Dar es Salaam observe a small number of successful gamblers or witness the consumption patterns of wealthy

individuals, they experience relative deprivation that motivates them to seek alternative pathways to economic success, including gambling.

The compensatory control theory proposes that individuals seek to restore order and predictability when faced with uncertainty (Kay et al., 2008). For unemployed youth, economic precarity creates a sense of powerlessness and unpredictability. Gambling offers an illusion of control through the exercise of skill in analyzing odds, selecting teams, and managing bets. This cognitive engagement provides psychological compensation for the lack of control experienced in other life domains.

The behavioral economics perspective, particularly the concept of the scarcity mindset, offers additional insights. Mullainathan and Shafir (2013) argue that scarcity, whether of money or time, captures cognitive resources and reduces mental bandwidth for decision making. When individuals experience economic scarcity, they become focused on immediate needs and may make decisions that provide short-term relief at the expense of long-term well being. Gambling offers the possibility of immediate financial relief, making it particularly attractive to those experiencing scarcity.

The social cognitive theory of gambling behavior emphasizes the role of observational learning and outcome expectancies (Bandura, 1986). Youth observe peers who win bets, see advertising that portrays gambling as glamorous and successful, and develop positive outcome expectancies about gambling. These cognitive factors combine with environmental cues and personal vulnerabilities to shape gambling behavior.

The Social and Economic Consequences of Problem Gambling

The consequences of problem gambling extend far beyond individual financial losses. Research from multiple contexts has documented a range of negative outcomes, including financial distress, family breakdown, mental health problems, and criminal behavior. In low income settings, these consequences are often more severe due to limited social safety nets and the absence of specialized treatment services. In Tanzania, the consequences of problem gambling are increasingly visible. Mental health professionals report rising cases of gambling related depression, anxiety, and suicidal ideation among young men (Torch Media Africa, 2025). Families describe the devastating impact of gambling on household finances, with essential resources diverted to betting and debts accumulated to sustain gambling habits. The pattern of small, repeated losses characteristic of sports betting creates a gradual erosion of financial stability that may be less visible than catastrophic losses but equally destructive over time.

The opportunity cost of gambling is particularly significant in resource constrained settings. Money spent on betting is money not spent on education, nutrition, housing, or savings. For youth in Dar es Salaam, where daily survival often depends on modest

informal sector earnings, gambling represents a diversion of scarce resources away from essential needs. The time spent on betting activities also represents an opportunity cost, reducing time available for productive work, skill development, or education.

Table 4 - Reported Consequences of Problem Gambling Among Youth in Dar es Salaam

<i>Consequence</i>	<i>Percentage of Affected Gamblers Reporting</i>
<i>Financial Debt</i>	78.4%
<i>Family Conflict</i>	65.2%
<i>Loss of Savings</i>	59.7%
<i>Mental Health Issues (Anxiety, Depression)</i>	52.3%
<i>Relationship Breakdown</i>	48.1%
<i>Loss of Employment</i>	31.5%
<i>Suicidal Ideation</i>	18.6%

Source: Mental Health Tanzania (2024).

RESEARCH METHODOLOGY

Research Design

This study employed a qualitative case study design to explore the phenomenon of sports betting among youth in Dar es Salaam. The case study approach was appropriate given the study’s objective to understand complex social phenomena within their real world context (Yin, 2018). Qualitative methodology enabled deep exploration of participants’ experiences, perspectives, and meaning making processes, providing insights that quantitative approaches alone could not capture.

The case study focused on Dar es Salaam, Tanzania’s commercial capital and the epicenter of the country’s betting industry. The city’s population of over 5 million people includes a large concentration of youth, high unemployment rates, and the greatest density of betting shops in the country. These characteristics made Dar es Salaam an ideal location for examining the relationship between economic hardship and sports betting behavior.

Participant Selection

Participants were selected using purposive sampling to ensure diversity of experiences and perspectives. The sample included three categories of participants: youth engaged in sports betting, family members of individuals with gambling problems, and professionals working with affected populations. For youth participants,

inclusion criteria included being male or female aged 18 to 35 years, residing in Dar es Salaam, and having placed at least one sports bet in the past month. Attempts were made to include participants with varying levels of gambling involvement, from occasional bettors to those meeting criteria for problem gambling. A total of 25 youth participants were recruited from betting shops, community centers, and through snowball sampling.

Family member participants included parents, siblings, and spouses of individuals with gambling problems. These participants provided perspectives on the household level impacts of gambling and the ways in which gambling affects family dynamics. A total of 10 family members participated in the study.

Professional participants included mental health counselors, social workers, community health workers, and a representative of the Gaming Board of Tanzania. These participants provided institutional perspectives on the gambling phenomenon and the availability of support services. A total of 8 professionals participated.

Table 5 - Participant Selection and Distribution

Participant Category	Number	Recruitment Method
Youth Bettors	25	Betting shops, community centers, snowball sampling
Family Members	10	Referrals from youth participants, community health centers
Professionals	8	Mental health facilities, Gaming Board of Tanzania, NGOs
Total	43	

Data Collection

Data were collected through semistructured interviews conducted between January and April 2026. Interviews were conducted in Swahili, the language preferred by most participants, and lasted between 45 and 90 minutes. The use of semistructured interviews allowed for consistent coverage of key topics while enabling participants to share experiences and perspectives in their own words. Interview guides were developed for each participant category. For youth participants, topics included motivation for betting, patterns of betting behavior, experiences of winning and losing, perceptions of the betting industry, and perceived alternatives to betting. For family members, topics included awareness of gambling, impacts on family finances and relationships, attempts to intervene, and support needs. For professionals, topics

included observations of gambling impacts, availability of treatment services, perceptions of regulatory adequacy, and recommendations for intervention.

All interviews were audio recorded with participant consent and transcribed verbatim. Transcripts were translated into English for analysis by a professional translator familiar with the local context. Field notes were maintained throughout data collection to capture observations about setting, nonverbal communication, and researcher reflections.

Data Analysis

Data analysis followed the thematic analysis approach described by Braun and Clarke (2006). The analysis proceeded through six phases: familiarization with the data, generating initial codes, searching for themes, reviewing themes, defining and naming themes, and producing the report. Coding was conducted using NVivo 14 qualitative data analysis software.

The analysis began with open coding to identify meaningful units of data across transcripts. Codes were then grouped into potential themes based on patterns of meaning. Themes were reviewed against coded data and the full data set to ensure coherence and distinctiveness. Final themes were defined with clear boundaries and substantive content. Member checking was conducted with a subset of participants to verify the accuracy of interpretations.

Ethical Considerations

Ethical approval for the study was obtained from the National Institute for Medical Research in Tanzania. Informed consent was obtained from all participants, with particular attention to ensuring that youth participants understood their rights and the voluntary nature of participation. Participants were assured of confidentiality, with identifying information removed from all data and pseudonyms used in reporting.

Given the sensitive nature of gambling and the potential for financial and psychological harm among participants, careful attention was paid to participant welfare. A referral list of mental health and social support services was provided to all participants. Participants who showed signs of distress during interviews were offered breaks and the option to discontinue participation.

FINDINGS

The Economic Precarity Context

The participants in this study described lives characterized by persistent economic precarity. Among the 25 youth participants, 18 were unemployed at the time of the interview, with the remaining 7 engaged in informal sector activities such as street vending, motorcycle taxi operations known locally as *bodaboda*, and casual labor.

None of the participants were employed in formal sector jobs with regular salaries and benefits. The daily economic struggles described by participants centered on the challenge of meeting basic needs. Food, rent, transportation, and mobile phone credit consumed the majority of whatever income participants could generate. Many described living in crowded conditions, sharing small rooms with multiple family members or friends, with limited privacy and security. The absence of savings or financial buffers meant that any unexpected expense could precipitate crisis.

James, a 24 year old participant who had completed secondary school but remained unemployed, described his economic situation with frustration:

Life is very hard. I finished school four years ago and I have been looking for work since then. I have applied everywhere, but there is nothing. Sometimes I get small jobs, washing cars or helping at the market, but it is not enough. I live with my mother and my younger siblings in a small house in Kigamboni. We have no running water, and sometimes we do not know where the next meal will come from. My mother works as a street vendor, but the money is very little. I feel like a burden to her. I want to help, but I cannot find any way.

This experience was echoed across participants. The gap between aspirations and opportunities was a recurring theme, with many describing a sense of hopelessness about their future prospects. Education, which had been presented as a pathway to success, had not delivered the promised outcomes. For those who had completed secondary school or even some post secondary training, the reality of unemployment contradicted the expectations shaped by their education.

The structural factors contributing to youth unemployment were recognized by participants, though not always articulated in these terms. Many described a labor market that demanded connections, or *wazazi* as it is known in Swahili, meaning parents or connections. Without family connections to influential individuals or political figures, formal employment remained inaccessible. This perception of systemic exclusion contributed to feelings of alienation and frustration.

Entry into Betting: The Lure of Easy Money

The pathway into betting for most participants began through social networks. Friends, peers, and family members introduced participants to betting, often demonstrating small wins that created the impression that betting offered a viable income source. The social nature of betting, with groups gathering to watch matches and discuss odds, made it an appealing activity for young people with limited alternative forms of entertainment.

Ahmed, a 22 year old who had been betting for three years, described his introduction to betting:

I saw my friend win money on a bet. He had placed a small amount, maybe 5,000 shillings, and he won 50,000. I thought, if he can do it, why cannot I? He showed me how to do it,

how to look at the odds and choose the teams. The first time I tried, I also won. It felt like I had found something, a secret that other people did not know. I thought I was clever. Now I know it was just luck, but at the beginning, I thought I had found a way to make money.

The experience of early wins, a phenomenon well documented in gambling research, created powerful reinforcement for continued betting. The perception that betting involved skill rather than chance, reinforced by the cognitive effort of analyzing odds and team statistics, increased participants' confidence in their ability to beat the system. This illusion of control, as it is termed in the literature, persisted even after significant losses.

The betting industry's marketing strategies were identified by many participants as influential in shaping their initial engagement and continued participation. Advertising campaigns feature images of young people achieving financial success, with messages emphasizing the potential for transformation from poverty to prosperity through betting. The absence of warning messages about risks or harm in most advertising further normalizes betting as a harmless leisure activity.

Table 4- Betting Industry Marketing Channels Targeted at Tanzanian Youth

Marketing Channel	Prevalence	Examples
Social Media	Very High	Instagram ads, Facebook promotions, WhatsApp groups, TikTok influencers
Television Advertising	High	Spots during football matches, sponsorship of sports programs
Betting Shop Signage	Very High	Bright colors, celebrity endorsements, success imagery
SMS Marketing	High	Direct text messages with promotions and offers
Sports Sponsorship	Medium	Sponsorship of local football teams and events
Peer Ambassadors	Medium	Youth paid to promote betting in communities

Source: Researcher analysis based on participant interviews and observational data.

The role of mobile technology in facilitating betting was emphasized by many participants. The proliferation of smartphones, even among low income populations, has made betting accessible at any time and any place. Mobile money services such as

M Pesa and Tigo Pesa enable instant deposits and withdrawals, removing friction from the betting process. The combination of mobile technology and aggressive marketing has created a betting environment that is pervasive, accessible, and normalized.

The Experience of Betting: Hope, Addiction and Despair

The experience of regular betting was described by participants as an emotional rollercoaster characterized by cycles of hope and despair. The anticipation of match outcomes, particularly when significant stakes were involved, created intense emotional engagement. Wins provided temporary relief and reinforcement, while losses generated frustration and determination to recover losses through additional betting. Thomas, a 27 year old who had been betting for five years and described himself as addicted, shared his experience:

When I have a bet, I cannot think about anything else. I am watching the match, and every goal, every foul, every decision, it feels like my life depends on it. If I win, I feel like the king of the world. I am happy, I celebrate, I buy things for my friends. But the happiness does not last. Soon I am thinking about the next bet, the next chance. If I lose, I am angry. I want to chase the money I lost. I tell myself I will stop, but I cannot. The next match, I am back again.

The language of addiction was used by many participants to describe their relationship with betting. While not all participants met clinical criteria for gambling disorder, the patterns of loss of control, preoccupation, and continuation despite negative consequences were evident across many accounts. The accessibility of betting, with multiple opportunities throughout the day to place bets, made it difficult to disengage even when participants recognized the harm.

For some participants, gambling had progressed to the point of severe financial distress. Joseph, a 31 year old father of two, described how betting had consumed his household income:

I started with small bets, maybe 1,000 shillings or 2,000 shillings. It was just for fun. But then I started losing and I wanted to win back what I lost. I started betting more. I bet money that was supposed to be for food, for rent, for school fees for my children. My wife does not know how much I have lost. She thinks I am still looking for work. I am ashamed. I cannot stop. Every time I have money, I think about the bet I could place, the money I could win. I know it is wrong, but I cannot control myself.

The shame described by Joseph was a common experience among participants. Many had hidden their gambling from family members, lied about the use of money, and experienced significant guilt about the consequences of their behavior. The disconnect between the public face presented to family and community and the private reality of gambling related distress created additional psychological burden.

The Role of Betting as Economic Coping

A central theme emerging from the interviews was the function of betting as a coping mechanism for economic hardship. Participants did not view betting primarily as entertainment or recreation; rather, they described it as a strategy for economic survival, a response to the desperation of poverty and unemployment. Michael, a 25 year old who had been betting for two years, articulated this perspective:

People who have money, they do not understand. For them, betting is a game, something to do for fun. For us, it is different. When you have nothing, when you cannot find work, when your family is hungry, you will try anything. Betting is a chance. It is not a good chance, but it is a chance. The hope is that one day, I will win big. One big win, and everything changes. I can pay for my sister to go to school. I can help my mother. I can have something. Without that hope, there is nothing.

This perspective highlights the function of hope in sustaining betting behavior. For youth facing structural barriers to economic participation, the possibility of a transformative win provides psychological sustenance that the current reality does not offer. The betting industry capitalizes on this hope, offering narratives of transformation that resonate deeply with those experiencing economic marginalization.

The rationality of betting as an economic strategy was questioned by participants, though they recognized the contradictions in their own behavior. Many described knowing that the odds were against them, that the industry was designed to ensure that the house ultimately wins. However, the immediate needs of daily survival and the absence of alternative pathways to economic advancement made betting appear as a reasonable option despite the risks.

Table 5- Reasons for Betting Among Youth Participants

Reason	Number of Participants	Representative Quotation
To generate income	21	"I bet because I need money. There is no work, so I try to make money this way."
For entertainment	15	"It passes the time. There is nothing else to do."
To escape stress	12	"When I bet, I forget my problems for a while."
Peer influence	11	"My friends were doing it, so I started too."
To support family	8	"I want to help my

		family. If I win, I can buy food.”
Skill and knowledge	7	“I know football. I can predict the results better than most people.”

Note: Participants could report multiple reasons.

The comparison between betting and other coping mechanisms was instructive. Some participants described having previously engaged in substance use, primarily alcohol and cannabis, as ways of coping with unemployment and poverty. Betting was seen by some as preferable to these alternatives because it offered the possibility of gain rather than simply the temporary relief of intoxication. This perceived functionality of betting as an economic strategy rather than merely a consumption behavior made it particularly compelling.

Family Impacts and Responses

The family members interviewed for this study provided perspectives on the broader impacts of gambling beyond the individual gambler. Their accounts revealed the ways in which gambling behavior affects households, strains relationships, and creates intergenerational consequences. Grace, a 45 year old mother of a 24 year old son who gambled heavily, described the impact on her household:

My son, he was a good boy. He finished school, he wanted to work, but there was no job. He started betting, and at first it was small. But then it became more and more. He took money from my purse without telling me. He sold his phone. He stopped looking for work because he thought he would win money from betting. We fight all the time now. I do not know my son anymore. The gambling has changed him. He is angry, he is secretive, he is not the boy I raised.

The transformation of the gambler’s personality was a common theme in family accounts. Participants described previously responsible individuals becoming unreliable, dishonest, and increasingly isolated. The shame associated with gambling losses led to withdrawal from family interactions and social relationships, creating a cycle of increasing isolation and psychological distress.

Financial impacts on families were severe. Many families described diverting resources from essential needs to cover gambling losses or debts. In some cases, gamblers had sold household assets, taken loans that families were unable to repay, or committed minor theft to fund betting. The resulting financial instability affected all household members, including children, whose education and health needs were compromised. Family responses to gambling ranged from accommodation to confrontation. Some families had attempted to control the gambler’s access to money,

requiring them to contribute to household expenses before having access to any remaining funds. Others had sought help from religious leaders, community elders, or health services. However, many families reported feeling helpless, unsure of how to respond effectively to gambling behavior that they did not fully understand.

Regulatory Gaps and Institutional Responses

The professionals interviewed for this study provided critical perspectives on the regulatory environment for gambling in Tanzania and the availability of support services for those affected by problem gambling. A representative of the Gaming Board of Tanzania described the regulatory framework:

The Gaming Act provides for the regulation of all gaming activities in Tanzania. We license operators, we monitor compliance, and we collect gaming taxes. The Act includes provisions for responsible gaming, though these are not as comprehensive as we would like. We have been working to strengthen the regulatory framework, but there are challenges. The industry is growing very fast, and the technology is changing rapidly. We need more resources, more staff, and updated legislation to effectively regulate this sector.

The gaps in the regulatory framework were identified by professionals as significant. Tanzania currently lacks comprehensive advertising restrictions, unlike some other countries that have banned gambling advertising or restricted it to certain times and channels. There is no national self exclusion program that would allow individuals to voluntarily exclude themselves from betting establishments. Treatment and support services for problem gambling remain extremely limited, with no specialized gambling treatment facilities and few mental health professionals trained in gambling disorders.

A mental health counselor working with a community health organization in Dar es Salaam described the treatment gap:

We see people with gambling problems in our practice, but we do not have specialized services for them. We treat the depression, the anxiety, the relationship problems, but we do not have programs specifically for gambling addiction. In the whole of Tanzania, I do not know of any dedicated gambling treatment facility. There are no gambling counselors, no support groups for families, no prevention programs in schools. The government collects a lot of money from gambling taxes, but very little of that money goes to addressing the harm that gambling causes.

The absence of treatment services was particularly concerning given the severity of gambling related problems described by participants. Unlike substance use disorders, for which some treatment services exist in Tanzania, gambling disorders are not recognized as a public health priority. The invisibility of gambling related harm in health policy reflects both limited awareness and the political sensitivity of regulating an industry that contributes significantly to government revenue.

International comparisons were invoked by some professionals as examples of more comprehensive approaches. Cambodia, for example, has implemented a national self exclusion program that allows individuals to register for exclusion from casinos and betting establishments. The program includes counseling services, support groups, and public awareness campaigns. Similarly, Kenya has implemented restrictions on gambling advertising, including bans on advertising during times when children are likely to be watching. These examples suggest that more comprehensive regulation is possible even in developing country contexts.

Table 6- Comparative Analysis of Gambling Regulation in Selected East African Countries

Regulatory Element	Tanzania	Kenya	Uganda	Rwanda
Advertising Restrictions	Limited	Comprehensive	Moderate	Strict
Self Exclusion Program	None	Limited	None	None
Treatment Services	Minimal	Some NGO services	Minimal	None
Age Restrictions	18 years	18 years	18 years	21 years
Licensing Requirements	Centralized	Centralized	Centralized	Centralized
Public Awareness Campaigns	Limited	Moderate	Minimal	Minimal

Source: Researcher analysis based on review of gaming legislation and regulatory frameworks.

DISCUSSION

Betting as a Symptom of Structural Failure

The findings of this study suggest that the proliferation of sports betting among youth in Dar es Salaam must be understood not as an isolated phenomenon but as a symptom of deeper structural failures in the Tanzanian economy and labor market. The mismatch between economic growth and job creation, the dominance of informal employment with low wages and no security, and the exclusion of educated youth from formal sector opportunities create conditions in which betting becomes a rational, if ultimately destructive, response to economic precarity.

When young people face structural barriers to economic participation, they seek alternative pathways to economic advancement. Betting offers the possibility of rapid,

transformative gain that the formal economy does not provide. The hope of a big win, however statistically unlikely, provides psychological sustenance in the face of hopelessness about conventional economic prospects. The betting industry capitalizes on this hope, marketing itself as a pathway to success while extracting resources from those who can least afford to lose them.

The concept of the scarcity mindset, developed by Mullainathan and Shafir (2013), helps explain why individuals experiencing economic hardship are particularly vulnerable to gambling. When cognitive bandwidth is consumed by the demands of managing scarcity, decision making capacity is reduced. The immediate relief offered by the possibility of winning may override longer term considerations about the likelihood of loss. This cognitive bias, combined with the emotional appeal of hope, makes betting compelling even when participants recognize the risks.

The Illusion of Control and the Reality of Harm

The findings also highlight the powerful role of cognitive distortions in sustaining gambling behavior. The perception that betting involves skill rather than chance, reinforced by the cognitive effort of analyzing odds and team statistics, creates an illusion of control that persists even after significant losses. Participants described believing that they could beat the system through superior knowledge or strategy, a belief that the betting industry actively cultivates through its marketing. The reality of harm from gambling is stark. Financial losses, family breakdown, mental health problems, and the erosion of hope for conventional economic advancement represent significant costs to individuals, families, and communities. Yet these harms remain largely invisible in public discourse and policy. The industry's contributions to government revenue are visible and quantifiable, while the costs of gambling related harm are dispersed, unmeasured, and often attributed to individual moral failings rather than structural factors.

The absence of treatment services for problem gambling in Tanzania represents a significant policy failure. Unlike substance use disorders, which receive some attention in health policy, gambling disorders are not recognized as a public health priority. The invisibility of gambling related harm in health policy reflects both limited awareness and the political sensitivity of regulating an industry that contributes to government revenue. However, the findings of this study suggest that the health and social costs of gambling are substantial and warrant policy attention.

The Need for Comprehensive Regulation

The regulatory framework for gambling in Tanzania requires significant strengthening. The current approach, focused primarily on licensing and revenue collection, fails to adequately address the public health and social consequences of

gambling. Comprehensive regulation would include several elements currently absent or inadequate. Advertising restrictions are urgently needed. The pervasive marketing of gambling, particularly through social media platforms popular with youth, normalizes betting and minimizes its risks. Restrictions on advertising content, placement, and timing would reduce exposure to gambling marketing, particularly among youth. Some countries have implemented bans on gambling advertising during times when children are likely to be watching, requirements for warning messages in advertising, and restrictions on the use of celebrities and success narratives that create unrealistic expectations.

A national self exclusion program would provide individuals who recognize their gambling problems with a mechanism to restrict their access to betting. Such programs allow individuals to voluntarily register for exclusion from betting establishments and online platforms, with penalties for operators who violate exclusions. Self exclusion programs have been implemented in several countries and represent an important harm reduction intervention.

Treatment services for problem gambling must be developed. This includes training mental health professionals in gambling disorder identification and treatment, establishing specialized treatment programs, and developing support groups for affected individuals and families. The revenue generated from gambling taxes could be directed to funding these services, creating a mechanism by which the industry contributes to addressing the harm it generates.

Public awareness campaigns about gambling risks are also needed. Many participants in this study described a lack of awareness about the risks of gambling when they began betting. School based prevention programs, community education initiatives, and public information campaigns could help young people understand the odds and make informed decisions about gambling.

Addressing the Underlying Drivers

While regulatory reform is essential, addressing the underlying economic drivers of gambling is equally important. The structural factors that make betting attractive must be addressed through policies that create genuine economic opportunities for youth. Expanding formal employment opportunities should be a priority. This requires policies that support labor intensive sectors, particularly manufacturing and services, that can absorb the large numbers of youth entering the labor market. Investment in infrastructure, skills training aligned with market needs, and support for entrepreneurship are all needed.

Social protection systems must be strengthened to provide income security for those unable to find employment. The absence of unemployment benefits, social assistance, or other safety nets means that individuals facing economic hardship have

few alternatives to risky strategies like gambling. Social protection programs can reduce the desperation that drives people to gambling while also supporting those affected by gambling related losses. Education and skills development must be aligned with labor market realities. Many participants in this study had completed secondary education but lacked skills relevant to available employment. Strengthening technical and vocational education, improving career guidance, and creating pathways from education to employment are all needed.

Limitations of the Study

Several limitations of this study should be acknowledged. The qualitative case study design provides rich insight into participants' experiences but does not allow for generalization to the broader population of youth engaged in betting in Tanzania. The findings reflect the experiences of participants in Dar es Salaam and may not capture variations in other regions or rural areas. The reliance on self reported data introduces potential recall bias and social desirability bias. Participants may have underreported the extent of their gambling or the consequences they have experienced. The use of multiple sources, including family members and professionals, partially addresses this limitation.

The cross sectional design captures experiences at a single point in time and does not allow for examination of how gambling behaviors and consequences evolve over time. Longitudinal research would provide valuable insight into the trajectories of gambling involvement and the factors that influence progression to problem gambling.

CONCLUSION

This study examined the phenomenon of sports betting among youth in Dar es Salaam, Tanzania, as a coping mechanism for economic hardship. The findings reveal that betting is not merely a form of entertainment but a response to structural economic exclusion, providing hope and the illusion of control in contexts where conventional pathways to economic advancement are blocked. The betting industry capitalizes on this hope, marketing itself as a pathway to success while extracting resources from those who can least afford to lose.

The consequences of gambling are severe, encompassing financial distress, family breakdown, mental health problems, and the erosion of hope for conventional economic advancement. Yet these harms remain largely invisible in public discourse and policy, overshadowed by the industry's contributions to government revenue. The regulatory framework for gambling in Tanzania is inadequate, lacking advertising restrictions, self exclusion programs, treatment services, and public awareness initiatives that would address the public health consequences of gambling.

Addressing the problem of youth gambling in Tanzania requires a dual approach: comprehensive regulation of the gambling industry to reduce harm, and structural policies that create genuine economic opportunities for youth. Without addressing the underlying drivers of economic precarity, regulatory measures alone will be insufficient to reduce the appeal of betting. The challenge for policymakers is to balance the revenue interests of the state with the protection of vulnerable populations, recognizing that the costs of gambling extend far beyond individual losses to affect families, communities, and the social fabric of society.

The youth of Dar es Salaam who participated in this study described lives of struggle, hope, and despair. Their stories reveal not a moral failing but a structural failure, a society that has not created adequate opportunities for its young people. The allure of easy money is powerful when legitimate pathways to economic security are blocked. Creating those pathways, while simultaneously reducing the harms of the gambling industry, represents the fundamental policy challenge facing Tanzania as it seeks to build a prosperous and inclusive future for its youth.

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