

Sports Betting Practices among Higher Learning Institutions Students in Tanzania

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Abstract: The study examined the practices of sports betting among students in Tanzania universities and other higher learning institutions during the recent globalized era of online products and services which are difficult to monitor and control. The study employed a cross sectional research design. Data were gathered from 148 respondents using a semi-structured questionnaire. Quantitative data were analyzed through descriptive statistics including frequency counts and chi-square tests whereas qualitative data were analyzed using content analysis. The findings revealed that more than 95% of university and other higher learning institutions students participated in sports betting are male. Findings show that the main sources of information for betting were social media, betting shops, and friends. Also the main sources of money for sports betting among university students were family and higher education student's loan boards. Moreover the study revealed that the age of university students has a significant influence on knowledge for successful sports betting. Additionally the study shown the main problems facing students betting were poor academic performance and excessive alcohol drinking. The study recommends universities and other higher learning institutions to make amendments in their by-laws and regulations to put some clause that limits sports betting.

Keywords: Sports betting, higher learning institutions, students, practices

1. Introduction

Sports today in a globalized world are ways of life to different people and it's a basis of revenue to many states around the globe. Sports are seen today as an indication of a globalization whereby sports are managed by a free market (Şahin, 2018). Since sports are development activities it has attracted many people around the globe to engage via sports betting. Sports betting is the fast growing wagering industry (Sakala *et al.*, 2019) Sports betting is an act of predicting sports results by putting a wager on the outcome (Toyosi *et al.*, 2019). Undertaking sports activities for a long time has been recognized as an instrument for development. For example in the year 2017 the United States of America the Nevada state accounted for nearly US dollar 220 million in game revenue which was greater than any betting revenue obtained in any state in the United States of America (Global Market Advisors, 2017). Despite the increase of revenue to the state but also there are mixed impacts of sports betting to citizens in particular of developing countries. In Uganda, citizens had varied opinions on impacts of sports betting whereby 63.4 percent declared it had no impact on household welfare and 20 % reported negative impact and 16 % had a positive impact (Ahaibwe *et al.*, 2016). Similarly, the study by Herskowitz (2017) in Uganda found that youth aged between 18 to 40 years participated in sports betting whereby spending 4-12 percent of their weekly income.

In Kenya betting among University students is high and it's motivated by the thrust of earning money and enjoyment (Koross, 2016). Another study by Okoti *et al.*, (2019) on student's involvement in sports betting in Kenya revealed more male students do betting than females, and those who bet lose more than they win. Also, Okoti *et al.*, (2019) established that most students bet by using their mobile phone and their parents were not aware of the betting practice of their children. Similarly, another study in Zambia on the prevalence of betting addictive disorder among medical university students revealed students mostly preferred online betting followed by the physical placing of a bet (Sakala *et al.*, 2019).

Tanzania established sports betting rules in 2016 governing online and television betting activities. In light of the legality flexibility, Tanzania citizens including youth who are aged 18 years and above participate in betting including physical betting, online betting, and television betting. In Tanzania, there is scant information on the practice of betting among higher learning students including students from colleges and universities. However, the effects of students' participation in sports betting on academic progress among higher learning institutions students have not adequately researched, thus there is a lack of fundamental data. The result of the growing participation in sports betting among higher learning institutions students in Tanzania is yet to be examined.

Therefore the study intended to examine the practices of sports betting among students engaged in betting in higher learning institutions in Tanzania.

2. Methodology

2.1 Description of the study area

The study was conducted in Dar es Salaam and Dodoma cities of Tanzania. The surveyed universities and higher learning institutions included the University of Dar es Salaam (UDSM), Dar es Salaam Institute of Technology (DIT), Mwalimu Nyerere Memorial Academy (MNMA), Institute of Finance Management (IFM) located in Dar es Salaam city and the rest the Institute of Rural Development Planning (IRDP) and The University of Dodoma (UDOM) located in Dodoma. The two cities were purposively selected based on the fact that Dar es Salaam city is the business city with higher learning institutions and universities than any other city in Tanzania. Also Dodoma is selected for the study because it's the capital city of Tanzania with the University of Dodoma which is among the biggest university in Tanzania and also it has other university campuses and higher learning institutions.

2.2 Research design

The study used a cross-sectional research design where data was collected at one point in time. The design is adopted as it allows the use of both qualitative and quantitative data. Also, the cross-sectional design compares two or more groups in terms of opinions and practices (Creswell, 2012). A cross-sectional design is selected since it allows data to be collected at one point in time through the survey method (Kothari, 2009).

2.3 The study population

The target population of the study comprised of students of universities and other higher learning institutions engaged in sports betting aged from 18 years and above.

2.4 Sampling procedures, sample size and sampling unit

The study employed linear snowball sampling whereby a researcher recruited a single participant while the second nominee recruits the third participant and so on. The linear procedure continues to up to the end of the sampling. The study started by visiting betting shops and places showing football matches especially bars located nearby higher learning institutions located in Dar es Salaam and Dodoma cities during weekend days when most of the sports matches are taking place around the world. In these betting shops, the researcher met with higher learning institutions students and joined them in watching football matches and hold football jokes and discussions. The trust gained after meeting with students engaging in betting enabled a researcher to enter into their groups and know them. The study employed 148 respondents including 51 respondents from MNMA, 12 from DIT, 39 from IRDP, 19 from IFM, 17 from UDSM, and 10 from UDOM. The sampling unit is student bettor.

2.5 Data collection and analysis

Primary data were collected through interviews with respondents using questionnaires, while the checklist was employed to gather data through Focus Group Discussion with the key informants. Six Focus Group Discussions were conducted covered one group in each institution/university and each group composed of six respondents including five male students and one female student. The criteria used in Focus Group Discussion formation was based on students engaging in sports betting whereby two male students selected aged between 18 -25 years, two male students aged between 26 -35 years, and one male student aged greater than 35 years. Also one female student selected with any age ranging between 18 – 35 years. The secondary data were obtained from books and published and unpublished documents. Lastly the responses from the questionnaires were coded, summarized, and analyzed using the Statistical Package for Social Sciences (SPSS) version 20. Quantitative data were analyzed by using descriptive statistics to obtain frequency counts and percentages of various coded responses. Also cross tabulation and chi-square tests were used to test the significance of various variables under investigations. Moreover, qualitative data were analyzed by using content analysis. It was done by systematically evaluation of texts (e.g. documents, oral communication, and graphics), related to practices of sports betting such as sources of information for betting, sources of money for betting, motives for betting, and problems facing students due to sports betting. The information was presented in the form of quotations.

3. Results and discussion

3.1 Socio-demographic characteristics of the respondents

The study revealed the age of the respondents ranged between 18 years and 35 years and above. About 54 % were aged between 18-25 and 41.9.0% aged between 26-35 years and 4.1% aged greater than 35 years

old (Table 2). Likewise those single were 93.9% while married were few only 6.8%. Furthermore, 37.2% of the students engaged in sports betting in six selected higher learning institutions were second-year students followed by third year students 35.8%, and very few only 0.7 % were fourth year students. Similarly the study revealed that 95.3 of the respondents were male students while only 4.7% were female students (Table 1). These findings were attributed to the fact that most bettors are youth and they are single they have no family commitment. This implies that single students seem to have extra resources in terms of time and money for betting as compared to few married higher learning students who had multiple responsibilities including family and academics. Also, a few fourth year students revealed to be engaging in betting because of the nature of their subjects as most of them were studying a degree in law which kept them busy as compared to other degree programmes. Sports bettors Focus Group Discussion at the University of Dar es Salaam revealed that students studying science and law related degree programs were very few engaging in sports betting.

“Most of us who engaging in sports betting either through a mobile phone or via the purchase of betting sheets for placing odds in betting shops are studying social sciences but also there are uncommon cases we meet with few bettors our fellow students studying degree programs related to law and engineering”. Said a male student at the University of Dar es Salaam Focus Group Discussion. This implies the demographic characteristics of the population influenced the levels of use of knowledge in sports betting.

The findings of this study are similar to a study by Sakala *et al.*, (2019) which revealed that the majority of university students participated in a study on sports betting are youth aged 20-24 years with a 37%, 25-29 years with 61% and lastly 30-34 years with 2%. Similarly Ahaibwe *et al.*, (2016) revealed the same that the youth aged 18-30 years engaged in betting as compared to their older counterparts (31 years and above).

Table 1: Respondents by age, sex, marital status and academic year of study

Characteristics (%)	MNMA n=51	DIT n=12	IRDP n=39	IFM n=19	UDSM n=17	UDOM n=10	Total 148
Age							
18-25	27	4.7	10.1	6.8	2.0	3.4	54.0
26-35	4.1	2.7	16.1	6.1	9.5	3.4	41.9
>35	3.4	0.7	0.0	0.0	0.0	0.0	4.1
Sex							
Female	0.0	0.0	2.7	2.0	0.0	0.0	4.7
Male	35.5	8.1	23.6	10.8	11.5	6.8	95.3
Marital status							
Single	30.4	6.8	26.4	12.8	10.1	6.8	93.2
Married	4.1	1.4	0.0	0.0	1.4	0.0	6.9
Year of study							
1 st	7.4	1.4	8.1	4.6	4.7	0.0	26.4
2 nd	10.1	0.0	13.5	6.8	3.4	3.4	37.2
3 rd	16.8	6.8	4.7	1.4	2.7	3.4	35.8
4 th	0.0	0.0	0.0	0.0	0.7	0.0	0.7

Key: MNMA=Mwalimu Nyerere Memorial Academy DIT= Dar es Salaam Institute of Technology IRDP = Institute of Rural Development Planning IMF= Institute of Finance Management UDSM= University of Dar es Salaam UDOM = University of Dar es Salaam

3.2 The practice of betting among higher learning students

3.2.1 Motives for betting

The results from the study revealed that the main reason behind sports betting among university and college students were hunger to earn money as shown in Mwalimu Nyerere Memorial Academy (MNMA)

37.2% and Institute of Rural Development Planning (IRDP) 28.5% followed by entertainment as revealed at MNMA 5.9% and IRDP with 4.5% (Table 2). Largely, the study found in six selected higher learning institutions including university and institutes, the students the main motives for engaging in sports betting were the thrust of earning money 97.1% followed by motives to become a sports analyst 50.9% and the least motive was entertainment 17.1% (Table 2). This finding was attributed to the student's thoughts that came to their life with mixed perceptions of what they see and hear in a globalized world whereby every day they witness their friends wins a lot of money and being advertised through social media and televisions. This situation motivates them to bet more with the expectation of getting money after placing some odds for wagering.

This finding is similar to those of Neighbors *et al.* (2002); Lee *et al.* (2007); and Koross (2016) presented money was the most frequently reported motivation for betting followed by enjoyment to university students. However the study by Losch, *et al.* (2013) on a pilot study of gambling attitudes and behaviors among Iowa college students revealed differently as money was not reported the main motives for betting instead it was the entertainment 78%, followed by 66% said excitement, 63% said was way to socialize with friends, and 52% said that betting was a way to win money.

Table 2: Motives for sports betting

Motives for betting	Location of the respondents						Total n=148
	MNMA n=51	DIT n=12	IRDP n=39	IFM n=19	UDSM n=17	UDOM n=10	
Earning money (%)	37.2	8.8	28.5	4.9	10.4	7.3	97.1
To be sport analyst (%)	10	0.2	9.8	24.4	6.3	0.2	50.9
Being fan in football (%)	3.8	6.9	2.9	1.4	1.3	22.3	38.6
Entertainment	5.9	1.4	4.5	2.2	2	1.1	17.1
To sustain living (%)	3.1	27	2.4	1.2	1	0.6	35.3

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3.2.2 Sources of information about sports betting among higher learning students

The study revealed varied options used by higher learning students to acquire information about sports including 56.8% through social media followed by 55.1% betting shops and friends influence by 51.7%. Similarly, the study shows that second year students mainly learned about sports betting through social media and betting shop by 24.6% followed by friends influence 22.0% (Table 3). However fourth-year students used only friend's influence to get information about sports betting as compared to rest students including the first, second, and third year.

The study concurs with a study by Mwadime (2017) which revealed that the majority of the bettors engaging in sports betting acquire information and made choices on how to bet based on information available on social media channels such as twitter, Instagram, Whatsapp, and Facebook. However the study by Jenkinson *et al.* (2018) in Australia on weighing up the odds: young men, sports and betting revealed differently whereby own knowledge (experience from watching, playing and coaching) reported by 93% was the main source of information for sports betting and the decision made on betting followed by face to face chats 59%, online text or telephone charts with individuals with 40% and least reported was the purchased tips from experts.

Table 3: Sources of information for sport betting

Sources of information	Year of study (%)				Total
	First year n=39	Second year n=55	Third year n=53	Forth year n=1	
Social media	13.6	24.6	18.6	0.0	56.8
Advertisement in radio	7.6	16.1	15.3	0.0	39.0
Friends influence	12.7	22.0	16.2	0.8	51.7
Through sports television	10.2	11.0	11.0	0.0	32.2
Betting shops	14.4	24.6	16.1	0.0	55.1

3.2.3 Sources of money for sports betting among higher learning students

In higher learning the sources of money for sports betting and year of the study of students were very close whereby second year students 20.3% obtained money from their family and third year students 18.9% obtained money from Higher Education Students Loan Board. Similarly, all students in all academic year from the first year to the fourth year very few depended on their source of money for betting from salary whereby first year and second year were 2.7% followed by 2% third year students (Table 4). But this difference was not significant ($\chi^2 = 0.649$, $df = 6$, $p = 0.649$).

This situation was attributed to the fact that the majority of the students have no jobs and they depend on their family and loan board for their expenditures. Sports bettors Focus Group Discussions (FGDs) revealed the same that the majority of the bettors in universities used money from their family and loan board as their main sources of money for betting. "I'm a student I have no job, the money I use for sports betting I obtain from the Higher Education Students Loan Board and other parts from family members." Said a male student (21 years old) in the Mwalimu Nyerere Memorial Academy Focus Group Discussion.

Table 4: Sources of money for sports betting used by higher learning students

Source of money for sports betting	Year of study				Total	χ^2 value	p value
	First year n=39	Second year n=55	Third year n=53	Fourth year n=1			
Family	11.5	20.3	14.9	0.0	46.7	4.204	0.649
Loan from HESLB	12.2	14.2	18.7	0.8	45.9		
Salary	2.7	2.7	2.0	0.0	7.4		

$p < 0.05$, $df = 6$ $n = 148$

3.2.4 Amount of money used for sports betting

The study revealed the varied range of money used by the student in sports betting in six selected higher learning institutes including 28.4 % at Mwalimu Nyerere Memorial Academy used amount ranging between 11 000 to 30 000 Tanzania shillings per month for sports betting followed by 18.2% at the Institute of Rural Development Planning used the amount ranging between 500 to 10 000 Tanzania shillings whereas very few 0.7 % students at Institute of Finance Management used the amount ranging between 121 000 to 150 000 equivalent to approximately (US dollar 52.1 to 64.6) Tsh per month (Table 5). Therefore the amount used for betting by the higher learning student has a significant difference with the institute a student is studying. Thus this difference was significance ($p = 0.000$, $\chi^2 = 84.441$ $df = 25$).

Furthermore, the study revealed very few students including the first year of the study up to the fourth year used the amount ranging from 61000-90000 to 121000 -150000 Tsh per month. The same also observed from the study whereby first , second, third, and fourth year higher learning students used the money ranging between 500-10000 Tsh whereas the second year students were 20.9% followed by first year students 12.9% and the least fourth year 0.7% (Table 5). Therefore the finding shows that there is no significant difference between the year of the study of the student at a particular institute he/she is studying and the amount of money the student used in betting. Hence statistically this difference was not significant ($\chi^2 = 14.329$, $p = 0.501$ $df = 15$).

The study does not agree with that done by Atkinson *et al.* (2012) and Jenkinson *et al.* (2018) in the developed world in Canada and Australia which found the students betting in university used three times more money ranged between US dollar 188 to 200 per month which is equivalent to 436536 Tsh to 464 400 Tsh per month.

Table5: Amount of money used by higher learning students in sports betting

Criteria	Amount used for betting per month						χ^2 2 and p value
	500-10000	11000-30000	31 000-60 000	61 000-90 000	91 000-120 000	121000-150000	
MNMA (n=51)	4.1	28.4	2	0	0	0	$p = 0.000$ $\chi^2 = 59.263$
DIT(n=12)	2.7	4.1	1.4	0	0	0	
IRDP (n=39)	18.2	2.7	4.1	0	1.4	0	

IFM(n=19)	7.4	2.7	1.4	0	0	0.7	df=25
UDSM (n=17)	10.1	0.7	0.7	0	0	0	
UDOM (n=10)	3.4	2.7	0.7	0	0	0	
1 st year	12.8	9.5	3.4	0	0	0	
2 nd year	20.9	12.2	2.7	0	0.7	0.7	$\chi^2 = 12.543$
3 rd year	11.5	19.6	4.1	0	0.7	0	p=0.501
4 th year	0.7	0	0	0	0	0	df=15

p<0.05

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3.2.5 Amount of money won in sports betting by the higher learning students

The study found that betting involved mainly students aged between 18-25 (n=62) whereby 22.3% won the amount of money ranging between 500-100 000 Tsh. Similarly, those aged between 26-35 years (n=80) almost 21.4 % won the amount ranging between 500-100 000 Tsh (Table 6). The older student aged greater than 35 years won by 2.7% the amount of money between 500-100 000 Tsh (Table 6). However also 4.1 % lost the amount of money ranging between 10,000-60,000 Tanzania shillings and the highest amount of loss by bettors was 1.4% lost the money ranging between 91 000 -120 000 Tsh. Furthermore, both students aged between 18-25 and 26-35 lost their money in sports betting by 23% and 29.1%. Thus the study shows that there is a significant difference between the age of the higher learning student and the amount won in sports betting. Also the older the age the less loss. This situation was attributed to a few aged students greater than 35 years old engaged in sports betting. Thus this difference was significant ($\chi^2 = 22.360$, p=0.013, df=10 see Table 6). The findings of this study are similar to a study by Losch, *et al.*, (2013) which revealed university student betting won \$50 or less (116 100 Tsh) in a single day.

Table 6: Amount of money used for sports betting versus the amount won in sport betting

Age (years)	Amount of money won in betting per month (%)						χ^2 value	p value
	5000-100,000	101000-200000	201000-300000	301000-400000	401000-500000	0		
18-25(n=62)	22.3	1.4	0.0	0.7	1.4	23	22.360	0.013
26-35(n=80)	21.4	2.0	0.7	0.0	0.0	29.1		
>35 (n=6)	2.7	0.7	0.7	0.0	0.0	0.0		
Amount used(Tsh)								
11000-30000	4.7	0.0	0.0	0.0	0.0	4.1	17.265	0.872
31000-60000	0.7 (1)	0.7	0.0	0.0	0.0	4.1		
61000-90000	0.0	0.0	0.0	0.0	0.0	1.4		
91000-120000	0.0	0.7	0.0	0.0	0.0	1.4		
121000-150000	0.7	0.0	0.0	0.0	0.0	0.0		

p<0.05 df=10

3.2.6 Problems facing sports bettors among higher learning students in Tanzania

The study revealed varied problems facing sports bettors in higher learning institutions whereas in Mwalimu Nyerere Memorial Academy 20% said poor academic performance among sports bettors was a problem followed by excessive alcohol use 16.6% (Table 7). Similarly, other problems were failure to pay tuition fee noted by 10.30 % at IRDP and wastage of time for studying 12.40% as revealed at MNMA (Table 7). This situation was attributed to poor time management among student's sports bettors which leads to poor educational performance. Also, the students took the option of taking excessive alcohol in bars and football matches venues where they used to meet with their friends for watching football matches and betting. Similarly, failure by the students to pay tuition fees was attributed to the loss of money due to loss from sports betting that would cover academic and other social welfare expenses at a higher learning institute. Thus this implies that despite few students won some amount of money from betting but still they regret it's not a good thing as they

acknowledge themselves the problems they experience at higher learning institutions that affect their social welfare and higher learning institute community at large including the development of irresponsible behaviors such as theft of properties. Sports bettors' Focus Group Discussion at the University of Dodoma revealed one student engaged in betting stole the laptop of his roommate after he has finished all his money received from the Higher Education Students Loan Board.

"My fellow student a bettor after finished all his money received from loan board he became interested with properties of his roommate and he stole the laptop and sold to one student at St. John University as at that time he had no option of any sources of money to support him," Said a male student (23 years old) in the University of Dodoma Focus Group Discussion.

Similar findings emanated from the previous studies reported betting practices among university students resulted in problems such as poor academic performance, and excessive drinking of alcohol (Miller, 2014 and Sakala *et al.*, 2019).

Table 7: Problems facing higher learning institutions students engaging in sports betting

Problems	Name of the institution/university (%)						Total
	MNMA n=51	DIT n=12	IRD n=39	IFM n=19	UDSM n=17	UDOM n=10	
Creates stress	10.30	2.80	4.10	2.10	1.40	2.10	22.80
Wastage of time for studying	12.40	2.10	7.60	2.80	4.10	2.10	31.00
It encourage theft among student	11.70	3.40	8.30	3.40	4.80	3.40	35.20
Failure to cover tuition fee	15.20	4.10	10.30	6.20	4.80	4.10	44.80
Poor academic performance	20.00	7.60	11.00	4.80	5.50	2.80	51.70
Excessive alcohol consumption	16.60	4.10	11.70	5.50	4.10	2.10	44.10

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3.2.7 The ways to reduces problems related to sports betting among higher learning students in Tanzania

The study revealed mixed suggestions on ways to solve the problems related to sports betting among higher learning students. The sports bettors 45.5% in all six higher learning institutions suggested betting shops should be allowed in higher learning institute premises followed by 37.8% the improvement of sports betting odds offered by betting companies. These changes in business will improve earning obtained from sports betting. These two suggestions were from those students who like sports betting and they have won some amount of money that makes them perceive sports betting is like other plays such as football, basketball, and others. Thus implies this group of students perceives sports betting as a good thing that can add more money to their pockets (see table 2).

Contrary there was another group of students with different suggestions due to the problems they experienced from sports betting. In all six selected higher learning institutions including institutes and universities The Mwalimu Nyerere Memorial Academy, Dar es Salaam Institute of Technology, Institute of Rural Development Planning, Institute of Finance Management, University of Dar es Salaam and the University of Dodoma whereby 35.5% suggested students to stop betting and engage in other extra-curricular activities such as sports, bonanza and academic competitions among higher learning institution students. Similarly 30.10% of sports bettors suggested students should focus on their studies and stop betting. Moreover, 18.20% of students bettors suggested those addicted to sports betting should join a support group for help and least, students, 15.40% suggested the government ban sports betting in the country (Table 8). These suggestions were from a group of students sports bettors whom they had a negative attitude towards it and they wish to get out of it. This implies that sports betting has created pain among students in higher learning institutions and one group wishes to continue while the second group wishes to stop betting.

Table 8: Suggestion on what should be done to reduce problems related to sports betting among higher learning students

Suggestions	Name of the institutions (%)						Total N=148
	MNMA n=51	DIT n =12	IRDP n=39	IFM n=19	UDSM n=17	UDOM n=10	
Betting shops should be allowed in institution premises	15.40	2.80	12.60	5.60	6.30	2.80	45.50
Student should concentrate on academic issues not betting	7.00	1.40	6.30	7.00	5.60	2.80	30.10
Student should engage in other extracurricular activities such as sports	13.30	2.10	9.10	4.90	3.50	2.10	35.00
Improve sports betting odds that will attract more betters to play and win more	11.3	4.20	16	2.80	2.80	0.70	37.80
Provide education on problems of betting	2.80	3.50	7.70	2.80	2.80	2.10	21.70
Government should ban betting activities in the country	6.30	0.70	4.90	1.40	0.70	1.40	15.40
Join support group for help	7.00	2.10	2.10	2.10	2.80	2.10	18.20

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4.0 Conclusions and Recommendations

4.1 Conclusions

Based on the findings the following conclusion was made; firstly more than 95% of students in Tanzania universities and other higher learning institutions who are participating in sports betting are male. Secondly the majority of students who involved in sports betting acquire information for betting through social media followed by betting shops and friends. Third, the main sources of money used for sports betting were from family and higher education student's loan board. The fourth least amount of money won from sports betting as compared to the amount used for betting. Similarly the study concludes that the amount of money won in betting has a significant influence on the age of the student. The younger the age of the sports bettor the more the win the less the loss. Fifth sports betting has a negative influence on the academic performance of a student and behavior. Lastly students have contradicting mixed suggestions on ways to be taken to alleviate the problems related to sports betting. Some wish the expansion and improvement of sports betting services including establishing sports betting shops around institution/university premises and betting companies to improve betting odds that will enable them to win more money. The other side of students the affected one with sports betting they had different suggestions directed towards solving the problems related to sports betting including bettors should stop betting and engage in extracurricular activities including sports such as football, basketball to mention a few. They also suggested the provision of education on the effects of sports betting on higher learning students.

4.2 Recommendations

The study recommends the following; universities and other higher learning institutions should amend students by laws and regulations and put a clause that restricts betting to higher learning institutions students. Second, the universities and other higher learning institutions should identify students engaging in sports betting with various irresponsible behaviors and provide support for help including guidance and counseling. Third sports betting instructive programs and awareness sessions should be done in Tanzania universities and other higher learning institutions. Lastly the government should amend the sports betting rules 2016 and put clauses that limit Tanzania universities and other higher learning institutions students' participation in betting.

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