



Effects of Lottery Games on Students' University Education in Arusha Region, Tanzania

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Abstract: *This study investigated the effects of lottery games on students' university education in Arusha region. Objectives were to: examine the extent to which lottery games affect university students' education and find out possible measures to minimize the effects of lottery games on University Students' education. Entertainment Utility Theory and convergent mixed method design guided the study. The target population included 5 deans of students and 1002 students from 5 universities in Arusha region. The sample size of 205 comprised of 200 students and 5 deans of students. Questionnaires and interview guide were used to collect data. Simple random sampling was employed to sample students while the deans of students were selected purposively. Validity was established through expert review while reliability was determined using Cronbach's Alpha and the coefficient value was $r=0.67$. While the trustworthiness of instrument for collecting qualitative data was done through peer debriefing. The data from quantitative data were analyzed using descriptive statistics in SPSS version 23 and presented in tables. Qualitative data was presented in themes alongside research questions. The results show that participating in lottery games such as aviator, sports betting and casino games negatively affects students' university education. In conclusion, students who are addicted to lottery games participation are likely to be distracted from their educational goals. The study recommends that self-awareness, provision of education on effects of lottery games, regulations and limits of purchasing lottery tickets by the gaming boards is useful to reduce the risks associated with lottery games.*

Keywords: Education, Lottery, Games, Betting, Aviator, Casino, Tanzania

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1. Introduction

Lottery games are the current practices conducted in organizations or communities, especially where there is human involvement with game of chance. Lotteries have been in existence for over 2000 years. Forms of lotteries have dated back to the time of the Roman Empire and the Hun Dynasty in China (Smith, 2023). Many countries such as Niger in Africa, as well as Kenya got in touch with more affluent Western countries. For example, in Western countries lotteries are used as an important economic sector

of government revenue; lotteries have been proposed as a potential solution for addressing revenue disparities in public education across various states in the U.S. (Clotfelter & Cook, 2020).

The total lottery sales in China, reached 600 billion Yuan, which is approximately 83 billion USD where the revenue generated is allocated to various social welfare programs and sports initiatives, (China's lottery sales, 2024). The reports reflect the widespread popularity of lottery games across various demographics including university students. Around 30% of young adults aged 18-25 years participated

in some lottery activities (Li & Wang, 2023). The idea is that lottery revenues could be allocated to enhance funding for public schools, thereby improving educational outcomes. There is a positive correlation between lottery revenues and state expenditures on education (Benson & Kim, 2019). This relationship suggests that states utilizing lottery systems can potentially increase per pupil spending, which is crucial for providing quality education. Gambling behavior, including participation in lotteries, can have both positive and negative implications for students. This financial influx may alleviate some economic burdens faced by students and potentially enhance their academic focus and performance (Smith et al., 2021). Conversely, there are certain risks associated with gambling behaviors, including addiction and distraction from studies (Johnson & Lee, 2023).

The relationship between lottery participation and academic performance is complicated. Some students who engage in lottery games may experience distractions that negatively affect their studies (Kibanda & Kihwele, 2022). In Tanzania, where lottery games are increasingly popular, understanding their effects on students' educational outcomes is crucial. The rise of lottery participation among university students in Arusha presents an opportunity to explore how such activities influence academic performance, financial behavior, and overall educational engagement (Chacha et al., 2024).

Currently, in Tanzania, lottery games dominate online platforms and betting stations. The report of Tanzania Gaming Board (TGB) shows that there are more than 2,500 betting stations Countywide (Kamwela et al 2024). The report argued that adults preferred lottery and poker, while secondary school students preferred slot and sports betting, the lottery, card games, and casino gambling. In the context of Tanzania particularly in Arusha, the local culture surrounding lottery games may further complicate these dynamics (Mhando & Kihwele, 2020). The accessibility of lottery tickets and the societal perception of gambling as a means to achieve financial success could encourage more students to participate lottery games and betting activities (Mwita & Msuya, 2021). However, this cultural acceptance does not negate the potential adverse effects on their education (Ngowi & Mhando, 2023).

Furthermore, demographic factors such as age, gender, and socio-economic status play a significant role in shaping students' attitudes towards gambling. Garcia et al. (2023) reported how these factors collectively influence academic performance and engagement levels among high school students. In diverse university environment in Arusha region, these factors may interact uniquely with lottery participation rates and educational impacts. Therefore, it was important to conduct an assessment that considers these variables while assessing the broader implications of

lottery games on students' education. This study filled the gap in existing literature by providing empirical evidence on the effects of lottery games on students' education specifically within the context of universities in Arusha region.

1.1 Research Questions

The study investigated the following research questions:

- i. To what extent do lottery games affect university students' education in Arusha region?
- ii. What are the possible measures to minimize the effects of Lottery games on university students' education in Arusha region?

2. Literature Review

2.1 Theoretical Review

In this study, theoretical literature review focused on Entertainment Utility Theory postulated by Conslisk, in 1993.

2.2 Entertainment Utility Theory

This theory suggests that people derive utility not only from the potential monetary gains but also from the entertainment value of the activity itself (Conlisk, 1993). In addition to the monetary return from the bet, there also exists a nonmonetary return, such as the value derived from watching the numbers being drawn on television, discovering whether an instant ticket is a winner, thinking of how any prize money would be spent, or discussing lotto strategy with workmates or classmates. Thus, for some people, playing the lottery is an amusing pastime. In this case it is possible to prove that consumers averse to risk could decide to bet. It also explains how individuals make decisions about leisure activities, including gambling (Kahneman & Tversky, 1979). In the context of lottery games, Entertainment Utility Theory can be applied to understand why university students participate in these activities despite the low probability of winning.

2.2.1 Strengths of the Entertainment Utility Theory

One of its strengths lies in the promotion of critical thinking skills through interactive and entertaining educational experiences. By engaging students in problem-solving scenarios that are both enjoyable and challenging, stakeholders in education can foster deeper analytical skills. Students who participate in entertainment-based learning activities exhibited greater critical thinking

abilities compared to those who engaged in conventional teaching methods (Huang et al. 2020).

2.2.2 Application of the Entertainment Utility Theory

Entertainment Utility Theory (EUT) posits that individuals engage in activities that maximize their enjoyment or entertainment value. This theory can be applied within the educational context, particularly concerning students' betting behaviors, such as sports gambling. Understanding how EUT influences students' decisions to participate in betting can provide insights into their motivations and the potential implications for educational institutions.

2.3 Empirical Review

An empirical literature review is a comprehensive examination of existing research studies that are based on observed and measured phenomena. This review has been organized into themes drawn from the research objectives.

2.3.1 The Extent to which Lottery games affects University Students' Education in Arusha region

In Denmark, a study by Hansen & Jensen (2022), investigated the relationship between lottery participation and financial behavior among Danish university students. The study employed a cross-sectional survey design to collect data on lottery habits, financial literacy, and spending patterns. The sampling technique involved a stratified random sampling method, selecting participants from various faculties within the University of Copenhagen. The target population comprised 25,000 students. The findings indicated a weak correlation between lottery participation and increased financial risk-taking, but no significant impact on academic performance. A study conducted in Brazil by Silva et al. (2020) investigated the impact of lottery games on the financial behavior of university students. The study found that students who participated in lottery games were more likely to experience financial difficulties due to excessive spending on lottery tickets. However, the study used a quantitative approach, which limited its ability to capture the nuanced experiences of students. In contrast, the current study uses a convergent mixed method, which allows for a more comprehensive understanding of the effects of lottery games.

In Scotland, a study by McTavish et al. (2022) investigated the relationship between lottery participation and financial well-being among Scottish university students. The study employed a cross-sectional survey design. The sampling technique used was a combination of convenience and snowball sampling, reaching out to a population of 1,500 students across various Scottish universities. The study found a correlation between lottery participation and increased financial stress, particularly among students with lower socio-economic backgrounds. A Study conducted by University Students in Nigeria in 2022 found a statistically significant negative correlation between the frequency of lottery participation and Grade Point Averages (GPA). Students who participated in lottery games more frequently tended to have lower GPAs. The study also identified that financial constraints and peer influence were significant predictors of lottery participation. Adebayo & Okoro (2021), examined the psychological effects of lottery participation among university students in Lagos, Nigeria. The study utilized a quantitative approach, employing descriptive survey design. A multi-stage sampling technique was used, involving the selection of universities, faculties, and students. The population consisted of 10,000 students across five universities in Lagos. The results revealed a higher significant association between lottery participation and increased stress levels, particularly among students with lower socio-economic backgrounds.

In Tanzania, study conducted by Mwakalinga (2024), explored the relationship between lottery participation and time management among university students. The study employed a longitudinal design, tracking students' lottery habits and academic performance over a semester. The sampling technique was cluster sampling, selecting several departments within a university in Dar es Salaam. The population included 600 students from the selected departments. The results indicated that students who frequently participated in lottery games spent less time on their studies, leading to poorer academic outcomes. However, cluster sampling method may introduce selection bias, as the sample is not representative of the entire student population. The mixed-methods approach used in the current study provided a more comprehensive understanding of the issue; also simple random sampling was used to select key respondents of the study for more comprehensive information.

2.3.2 Measures to Minimize Effects of Lottery Games on University Students' Education

A study conducted in Germany by Hildebrandt et al., (2020) explored the impact of lottery games on young adults, including university students. The study found that lottery games can lead to problems of gambling among young adults, which negatively affects their academic

performance. To minimize the effects, the study revealed implementing education programs that raise awareness about the risks associated with lottery games. In a related study conducted in Canada by Loto-Québec (2022) to explore the effectiveness of responsible gaming measures implemented by lottery corporations. The study found that measures such as setting limits on spending, providing resources for problem gamblers, and promoting responsible gaming practices were effective in minimizing the negative effects of lottery games.

In Spain, Garcia et al. (2020) investigated the effectiveness of educational interventions in reducing lottery participation among university students and improving their financial literacy. The study employed a quasi-experimental design, comparing a group of students who received an educational intervention with a control group. The sample comprised 300 undergraduate students from various universities in Spain, selected using a stratified random sampling technique based on their field of study. The study found out that the intervention involved organizing workshops and online modules focusing on responsible gambling, financial planning, and the risks associated with lottery games. The results indicated that the intervention group showed a significant decrease in lottery participation and improved financial literacy scores compared to the control group.

Moreover, in Algeria, a study by Benali et al., (2022) explored the impact of awareness campaigns on university students' attitudes toward lottery games and their educational outcomes. The study used a cross-sectional survey design. The study surveyed 450 university students from different faculties across three universities in Algiers, using a convenience sampling technique. The study found a positive correlation between exposure to the awareness campaign and a decrease in the intention to participate in lottery games, as well as improved academic performance.

A study conducted in Tanzania by Mushi et al. (2023) explored the impact of lottery games on the mental health and academic performance of university students. With sample size of 100 students, the study found that students who participated in lottery games experienced higher levels of stress and anxiety, which negatively affected their academic performance. To minimize the effects, the authors suggested implementing mental health services and support groups for students. The study by Mushi et al. (2023) provides insights into the impact of lottery games on university students' mental health and academic performance in Tanzania. However, the study used a relatively small sample size, which may not be representative of the larger student population. The researcher in current study used sample size of 200 university students and 5 deans of students to increase generalizability of the findings.

3. Methodology

This study used convergent research design. According to Creswell and Creswell (2023), in a convergent research design, the researcher collected both quantitative and qualitative data at the same time, then compared the two databases to see if they yield similar or different results. This integration can enhance the validity of findings by providing a richer context for interpreting results, as it allows researchers to triangulate their data sources. The target population was five universities, 1002 undergraduate and postgraduate students from five universities and five deans of students, one from each university (TCU, 2024). The choice to include lottery players from universities is due to their experience overtime in lottery games since they frequently participate (GBT, 2023). Their inclusion was essential for providing insights regarding cases involving students affected by lottery games.

Five universities were involved in this study whereby simple random sampling techniques were used to select sampled university students. This technique gave every individual an equal chance to participate in the study. A total of 205 sample respondents from five universities in Arusha region were selected for this study. Based on respondents' categories, the study included 200 {20% of 1002} both undergraduate and postgraduate students who are Lottery players and 5 deans of students (purposively selected) from five Arusha region universities. The remaining 5 respondents were deans of students purposively involved in the study. This sample size was suitable and helpful to generalize results and statistical relations between variables. This study employed two categories of instruments which are questionnaires and interview guides for data collection from the respondents.

The expert reviewed the language clarity and suggested the necessary modifications to improve validity of the research instruments. To check for the reliability of instruments the researcher used a test re-test technique where the research instruments were administered to 10% of the sample size to obtain data in a pilot study, then reliability was analyzed in Statistical package for Social Science (SPSS, ver.23) after different trials. This study tested reliability using Cronbach's coefficient (Alpha). The questionnaires for students were piloted to 20 participants in two universities that were not included in the actual study. The data collected from the pilot study was entered into the Statistical Package for Social Sciences (SPSS) Version 20. The coefficient Alpha value $r=0.67$ was obtained. Since the generated value of reliability coefficient was above 0.6, it was accepted as it met the requirements of reliability (Zakariya, 2022). Therefore, the questionnaire given to

students and interview guide given to dean of students was found to be fairly reliable for the current study.

Qualitative data in the study were analyzed thematically alongside research questions while Quantitative data were analyzed using descriptive Statistics in SPSS-Version 23, and the results were presented in tables. Also, the qualitative data that were obtained from the interview guide were coded according to themes from research questions in the study. The findings were presented in narrative forms. Additionally, triangulation was applied to enhance the reliability of qualitative instruments by corroborating responses from multiple sources. The trustworthiness of the instruments for collecting qualitative data was done by upholding research process and verifying the responses from respondents and checking uniformity to ensure its credibility. The qualitative findings were interpreted to complement and enrich the quantitative results, providing a comprehensive understanding of the study phenomena. The study also ensured voluntary participation, avoided plagiarism by acknowledging sources of cited works, and maintained academic integrity in all stages of the research process.

4. Results and Discussion

The findings are discussed in accordance with the themes generated from the research questions that the study sought to answer.

4.1 The Extent to which Lottery Games Affects University Students' Education

Objective one of this study was to examine the extent to which lottery games affect university students' education in Arusha. The sampled University students were required to indicate their level of agreement with the statement on the extent to which Lottery games affect university students' education in Arusha. The scale consisted of five choices which are 5 = Greater extent, 4 = High extent, 3 = Moderate extent, 2 = Low extent and 1 = No extent. However, it was necessary to collapse cells where the categories of "Moderate Extent" were merged with "Low Extent" for clarity of reporting, and "Great Extent" and "High Extent" categories were equally merged. Table 1 presents the data of quantitative findings through questionnaires on the extent to which Lottery games affect university students' education in Arusha.

Table 1: Students' response on the Extent to which Lottery Games Affects University Students' Education (n=200)

Statements	GE		HE		ME		LE		NE		Mean
	f	%	f	%	f	%	f	%	f	%	
Lottery games distract students from their educational goals	84	42.0	48	24.0	24	12.0	25	12.5	19	9.5	3.765
Lottery games are source of truancy in class attendance by students.	24	12.0	41	20.5	35	17.5	47	23.5	53	26.5	2.68
Playing lottery games negatively impact on students' academic performance	53	26.5	74	37.0	52	26.0	17	8.5	4	2.0	3.775
Participation improves students' commitment to university education.	6	3.0	18	9.0	15	7.5	36	18.0	125	62.5	1.72
Lottery games affect students Psychologically	70	35.0	45	22.5	25	12.5	44	22.0	16	8.0	3.545
Lottery games results in students dropping out of university education	102	51.0	80	40.0	7	3.5	5	2.5	6	3.0	4.335
Grand mean score											3.303

Source: Field Data (2025)

Table 1 indicates that the lottery games participation among the university students has greater results in students dropping out from university education. In this regard, 42% agreed that Lottery games distract students from their educational goals to a greater extent while 24% mentioned them to a high extent. The data recorded the

highest mean of 4.335 which is greater than the grand mean score 3.303. From table 1, the data demonstrates that students' participation in lottery games lead to the students dropping out of university education. This implies that playing lottery games among university students results in students dropping out of university

education. The findings align with study by Smith & Jones (2022) who found that individuals with significant financial windfalls were less likely to pursue further education, particularly if they were already employed. This suggests that the availability of financial resources could potentially decrease the incentive to complete a university degree. Additionally, Brown et al. (2020) found that individuals with increased wealth tended to exhibit higher levels of risk-taking and a shift in their long-term goals. This could potentially lead to a change in priorities, where the perceived value of a university education diminishes in favor of other pursuits.

Playing lottery games negatively impacts on students' academic performance scored a mean of 3.775 which was above grand mean score of 3.303. This implies that university students are highly affected academically when they engage in playing lottery games. The findings revealed that playing lottery among the university students negatively impacts academic performance. Due to addiction in betting, their performance in different programmes is adversely affected as seen in the increased supplementary examinations administered to these students. Some also admit that they prefer special examinations since at the time of final semester examinations, they are not yet prepared hence they normally require more time for preparation. The findings align with the study by Chen et al. (2023) who revealed a statistically significant negative correlation between frequent lottery participation and lower grade point averages (GPAs). Students who reported playing lottery games more often tended to have lower GPAs compared to those who less frequently participated or did not participate at all. The study suggested that the time and financial resources allocated to lottery games could detract students from academic pursuits, leading to poorer performance. Another study by Smith et al. (2022) weighs in by reporting a statistically significant negative correlation between gambling frequency and Grade Point Averages (GPA). The study also found that students who gambled more frequently reported lower levels of academic engagement and higher levels of academic stress.

Regarding the extent in which lottery games distract students from their educational goals, as identified in table 1 is that the lottery games distract students from their educational goals. This scored a mean of 3.765 which was above the grand mean score 3.303. This high mean score implies that distraction of students from their educational goals is reported by respondents as a consequence of playing lottery games among the university students in Arusha region. The findings in this study show that students' educational goals can be greatly distracted when students engage in playing lottery games and forget their ultimate prize in education. This is because students do use a lot of money and time in lottery games that could be used

in their educational journey such as paying tuition fees, stationery, personal expenses and dedicating enough time for educational matters. These findings align with those of Welte et al. (2020) who found that students who participated in lottery games were more likely to have lower academic achievement and decreased motivation towards their educational goals. Similarly, another study observed that frequent lottery game participation was associated with decreased academic engagement and lower grades among high school students (Arya et al., 2022). The distraction caused by lottery games can be attributed to the potential for problem gambling behaviors among students. Calado et al. (2019) agrees but further observed that individuals who start gambling at a younger age are more likely to develop problem gambling behaviors. The findings relate with that of a study conducted by Molinaro et al. (2021) who found out that adolescents who participated in lottery games were at a higher risk of developing problem gambling behaviors, which in turn negatively affected their academic performance.

With a mean score of 3.545, the data records that lottery games affect students psychologically. This implies that playing lottery games affects students psychologically and emotionally. This was supported by 57.5% for those who agreed (35% greater extent and 22.5 higher extent) while 30% held contrary opinion. Lottery games take away students' time for academic work, build expectation in them but frequently the expectations are not realized. This affects them psychologically. The findings align with the study by Chen et al. (2023) who examined the relationship between lottery participation and mental health among college students in the United States. The study found that students who reported participating in the lottery more frequently also reported higher levels of stress and anxiety. In this regard, a study by Smith et al. (2022) found that students who frequently participated in lotteries reported higher levels of financial stress and lower levels of financial literacy. Additionally, Williams et al. (2023) found a significant correlation between lottery participation and increased levels of stress and anxiety among college students. The study also indicated that students who gambled more frequently reported lower overall life satisfaction.

During the response to the theme on the extent to which lottery games affect university students' education in Arusha region, Dean of students in their responses noted as follows;

Participation in lottery games may negatively affect students' education journey. For example, when a student uses finances from Higher Education Students' Loans Board (HESLB) that could be used in important expenses such as paying tuition fees, meals and accommodation costs or sometimes stationery costs that could

reduce their priorities in education. So, the misuse of money on lottery games may lead to personal stress among the students (Personal interview, 8th May 2025).

Furthermore, another dean of students noted that;

Losing focus on academic matters increases the chances of one dedicating time and money in lottery games. In our university, there were some reported cases concerning lottery participation as students failed to pay tuition as they use money in sports betting, finally they are not allowed to sit for University Examination due to fee arrears. Also, some students fought after one student failed to pay back the money he borrowed from his fellow students as he used it in betting. (Personal interview, 9th May 2025)

From these responses, lottery games have negatively affected the students than helping them in their education journey. For example, it leads to stress, financial difficulties and wastage of time among the students who play lottery games. In recent days, there are many reported cases concerning lottery games among students. There were some students who failed to graduate as they spent a lot of money in lottery games.

Lottery games are source of truancy in class attendance by students. This scored a mean of 2.68 which was below the grand mean score (3.303). The data implies that playing lottery games among the university students proved to be another main source of truancy in class attendance by students. The study noted prevalence of problems associated with gambling among students and its association with various behavioral outcomes, including poor class attendance. Some students remain seated in some rooms or betting in the field instead of attending classes. The findings align with that of Lee (2022), which identified several risk factors, including family issues, peer influence, and mental health problems. However, the study did not find a direct correlation between lottery participation and truancy. Another study by Rodriguez et al. (2024) indicated that students who reported problem gambling behaviors, which could include lottery participation, were more likely to experience academic difficulties. However, the study found that the relationship between lottery participation and truancy was mediated by

other factors, such as increased stress levels and decreased engagement in school activities.

Regarding participation, it improves students' commitment to university education. The study established that this is contrary to the expectation as seen in the scored mean of 1.72 which was below the grand mean score of 3.303. The implication is that students involved in lottery participation have little commitment towards their education. The findings imply that playing lottery games among the university students does not improve university students' commitment in education, as the majority of respondents responded to a low extent on the mentioned point. The findings align with the study by Chen et al., (2022) who found that students who frequently participated in lottery games show lower Grade Point Averages and reported spending less time on academic activities compared to non-participants. Similarly, a study by Davis (2024) indicated a negative correlation between lottery participation and students' self-reported motivation and engagement in their studies.

4.2 Measures to minimize effects of Lottery Games on Students' Education, (n=200)

Objective two of this study sought to find possible measures to minimize the effects of Lottery games on University Students' education in Arusha Region. The sampled University students were required to indicate their level of agreement with the statements on the possible measures to minimize the effects of Lottery games on University Students' education in Arusha Region. The response scale was Strong Agree (SA), 4 = Agree (A), 3 = Neutral (N), 2 = Disagree (D), 1 = Strong Disagree (SD). A total of 6 items were drawn to investigate this objective. During the discussion the percentage of those who strongly agreed and those who agreed were merged. The same was done to the percentage of those who strongly disagreed and those who disagreed. Table 2 presents the data of quantitative findings through questionnaires on possible measures to minimize the effects of Lottery games on University Students' education in Arusha Region.

Table 2: Measures to minimize effects of Lottery Games on Students' Education (n=200)

	SA		A		N		D		SD		Mean
	f	%	f	%	F	%	f	%	f	%	
Universities should provide education about the risks associated with gambling and lotteries	110	55.0	65	32.5	13	6.5	6	3.0	6	3.0	4.3
Provision of adequate parents/guardian financial support will minimize effects of Lottery games on education.	91	45.5	56	28.0	31	15.5	16	8.0	6	3.0	4.0
Counseling services are necessary for students struggling with lottery games.	96	48.0	78	39.0	17	8.5	6	3.0	3	1.5	4.2
Strict regulations on limits for purchasing lottery tickets may help minimize negative effects on students' education.	137	68.5	44	22.0	6	3.0	7	3.5	6	3.0	4.495
Adequate financial government support to students is a measure to minimize effects of Lottery games on education.	74	37.0	78	39.0	35	17.5	8	4.0	5	2.5	4.0
Peer-led initiatives could effectively reduce participation in lotteries among university students.	51	25.5	75	37.5	54	27.0	14	7.0	6	3.0	4.7
Grand Mean score											4.164

Source: (Field data, 2025)

From table 2, strict regulations on limits for purchasing lottery tickets is necessary in minimizing negative effects on students' education with mean score of 4.495 was identified as possible measure in minimizing the effects of lottery games on students' university education. The measure recorded a higher mean than the grand mean score of 4.164. This implies that students recognize the necessity of strict regulations on limits for purchasing lottery tickets can significantly minimize the effects of lottery games participation. The study revealed that by limiting purchases for lottery tickets, this will minimize the effects of lottery games among the University students because it will not give them multiple chances for lottery players to place bets. Therefore, limiting purchase of tickets will effectively reduce the risks of lottery games as it will control money used in lottery games and hence improves commitment to education.

Additionally, universities should provide education and awareness on the risks associated with gambling and lotteries with a mean score of 4.355 is another measure identified that can minimize the effects of lottery games on students' education among universities students. The study reveals that provision of education in universities through seminars and mentorship programs will significantly help

in minimizing the effects of lottery games participation on university students' education. This finding is supported by a study conducted by Kang et al. (2021) that reported provision of education on the risks of lottery gambling can lead to a decrease in lottery participation among young adults. Similarly, research by Li et al. (2023) showed that education on the risks associated with lottery games can improve critical thinking and decision-making skills among students, enabling them to make more informed choices.

Data from table 2 also shows that counseling services are necessary for students struggling with lottery games (mean score = 4.29). Provision of counseling services to the students affected by lottery games is important in minimizing the effects of lottery games on students' education. By providing counseling services to the addicted students in playing lotteries, the counseling will enable university students to avoid the risks of lottery games participation, and it will enhance positive learning environments for the university students. While giving support, Grant et al. (2019) found that a comprehensive counseling programme that included these components was effective in reducing symptoms of gambling disorder among young adults. Additionally, counseling services can

play a crucial role in minimizing the negative effects of lottery games among university students by providing them with support, guidance, and resources to manage their gambling behaviors (Korn & Shaffer, 2023). In this regard, a study by Ladouceur et al. (2023) found that students who received counseling services reported reduced gambling frequencies and improved mental health outcomes compared to those who did not receive counseling.

During the interview on the questions sought to find out possible measures to minimize effects of lottery games on university students' education in Arusha region, two of sampled dean of students pointed out that:

Self-awareness among students themselves is an important measure to minimize the effects of lottery games, also the students addicted to lottery games can be helped through counseling services and peer support to remind them to stop lottery games. Also, the parents and government should provide enough support to students' particular financial support that will help the students to control their desires for extra financial needs. Moreover, awareness and education about the risks associated with lottery participation can be improved through seminars programmes and mentorships concerning lottery games. (Personal interview 8th May, 2025).

From another dean of students, it was found that;

To reduce the risks associated with lottery games participation, it is important for the particular authorities such as Gaming Board of Tanzania to place strict regulations on limits for betting tickets. Also, parents should provide enough economic and spiritual support to their children so that they can live according to prevailing economic circumstances. Finally conducting mentorship programmes in universities will help to spread education and awareness to the students on the risks associated with lottery participation (Personal interview 27th May, 2025).

The responses from deans of students in the interview sessions show that provision of education and awareness, financial support from parents and government and limiting the purchasing lottery tickets are measures to minimize the effects of lottery games on students' education. The responses are in alignment with the study by Jones & Brown (2024) who found that stricter age verification processes, limits on ticket purchases, and

restrictions on lottery advertising were associated with a reduction in problem gambling behaviors. The study emphasized the need for comprehensive regulatory frameworks to protect vulnerable populations from the potential harms of lottery games. Furthermore Smith (2022) indicated that students with higher levels of financial literacy and a better understanding of the low probability of winning were less likely to participate in lotteries or to spend large sums of money on tickets. This highlights the importance of educational initiatives that promote financial literacy and awareness of the risks associated with lottery games.

Another measure identified was provision of adequate parents or guardian support will minimize effects of lottery games on education (mean score = 4.05). The study revealed that adequate support by parents financially, academically and emotionally plays crucial role for the students to avoid engaging in lottery games and for good learning environment of university students. Adequate government funding can promote accessibility and equity in higher education. In this respect, a study by Hillman (2020) suggested that, by providing need based financial aid, guardians can help level the playing field for students from lottery participation.

Table 2 also shows adequate government financial support to students with a mean score of 4.05 is a measure to minimize effects of lottery games on students' education. This measure should be used in minimizing effects of lottery games on university students' education. The study revealed that adequate government financial support to students plays crucial role in reducing the effects of lottery games among the University students. Adequate financial support through HESLB by the government will limit interest of university students in lottery games as they will have enough monies to satisfy their needs instead of depending on lottery games. This will enhance a positive learning environment and concentration to studies among the university students. Consequently, adequate government funding is crucial for university students as it has a positive impact on their academic development and future prospects. In this regard, Chakrabarti et al. (2020) argued that the government funding can lead to increased educational attainment, reduced student debt, and improved economic outcomes. Adequate government funding can promote accessibility and equity in higher education. By providing need based financial aid, governments can help level the playing field for students from disadvantaged backgrounds (Hillman, 2020). This can lead to a more diverse and inclusive students' body, which is essential for creating a vibrant and equitable learning environment. Furthermore, study by Kim & Lee, (2021) suggested that financial assistance programs, such as grants and scholarships, can alleviate financial stress among students, allowing them to focus on their studies.

Peer-led initiatives could effectively reduce participation in lotteries among university students. This measure recorded a mean score of 3.755. This is another measure that should be used in minimizing the effects of participation in lottery games on university students' education. Peer-led initiatives have been recognized as a crucial strategy in minimizing the effects of lottery games among university students. Peer-led initiatives can be effective in reducing gambling problems among university students. While lending support to this finding, a study conducted by Nowatzki et al. (2020) found that students who participated in a peer-led gambling prevention programme reported reduced gambling frequency and expenditure compared to those who did not participate. These initiatives involve students taking an active role in educating and influencing their peers about the potential risks associated with lottery gaming (Griffiths, 2020). By focusing on the influence and credibility that peers have among their fellow students, these initiatives can effectively promote responsible gaming practices and provide support to those who may be experiencing problems related to lottery gaming. The effectiveness of peer led initiatives can be attributed to several factors. First, peers are often seen as more relevant and trustworthy than external authorities, making their messages more impactful (Kelly et al., 2022).

5. Conclusion and Recommendations

5.1 Conclusion

Participation in lottery games among students is influenced by online lottery platforms such as sports betting, Aviator and casino games rather than non-online platforms such as pool tables and card games in universities in Arusha region. This is made possible due to access to internet and free Wi-Fi in universities. Several factors contribute to the higher impact of online sports betting. First, financial difficulties among students, the convenience and accessibility of online platforms make it easier for individuals to gamble excessively. Secondly, online platforms often use marketing strategies that encourage betting, such as bonuses and promotions, which can lead to increased spending. Additionally, the anonymity of online betting reduces the perceived risk and increases participation.

To minimize the effects of lottery games on university students' education, self-awareness is the best solution for the students to control themselves on how to manage financial expenses and the responsible use of internet services. This will promote good learning environment and enhance achievement of educational goals among university students.

5.2 Recommendations

Based on the conclusion of the study, the researcher recommended the following:

1. Creating self-awareness on the effects of lottery games is useful to university students. Through self-awareness, students should live responsibly, avoid the risks of participating in lottery games and focus on educational matters rather than on lottery games that could negatively affect their educational journey.
2. It is important for Dean of students as part of university administrator to be responsible for overseeing student life, activities, and wellbeing. They should be active in addressing concerns and ensuring a positive learning environment for students.
3. Universities should effectively provide education about the risks associated with lottery games. This can be done through organizing seminars and mentorships programmes so as to remind students of the need to be focused on their education journey.
4. Parents and Government should provide adequate support financially to students for effective learning environments.
5. The Gaming Board of Tanzania (GBT) should provide regulations and limits on purchasing online lottery tickets per day to individuals. This will limit and cushion students against excessive expenditure in lotteries thereby reducing the risks associated with lottery games.

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