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ORIGINAL RESEARCH ARTICLE

Socio-Religious Implications of Sports Betting among Muslim Youths: A Case Study of Tafo Zongo, Ghana

Mustapha A. Kuyateh ¹

¹ *Islamic University College, Ghana*

Correspondence: ahpatsum2003@iug.edu.gh

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ABSTRACT

Rising unemployment and lax gambling regulations in Africa have fueled the rapid growth of sports betting companies and the increasing participation of youth, including among the Muslim community. This study aims to identify the factors that motivate Muslim youth in Tafo Zongo, Ghana, to engage in sports betting, analyze its impact on their well-being, and formulate coping strategies grounded in Islamic values. The method used was a qualitative approach, with data collected through in-depth interviews with informants, including sports bettors and religious leaders (Imams) in the Tafo Zongo area. The results indicate that the main motivations for participation are economic factors (seeking financial gain), leisure time, and peer pressure. Although soccer gambling is often considered a form of entertainment, findings reveal that its negative impacts far outweigh the short-term benefits, including financial losses that exacerbate poverty and moral degradation that contradict Islamic teachings, which forbid all forms of gambling. In conclusion, this phenomenon requires collaborative intervention between the government through tightened regulations and religious leaders through spiritual education to protect the socio-economic well-being of Muslim youth. This study confirms that without appropriate remedial measures, gambling addiction will continue to undermine the social fabric of Tafo Zongo.



ABSTRAK

Meningkatnya angka pengangguran dan longgarnya regulasi perjudian di Afrika telah memicu pertumbuhan pesat perusahaan judi bola serta partisipasi pemuda yang semakin masif, termasuk di kalangan komunitas Muslim. Penelitian ini bertujuan untuk mengidentifikasi faktor-faktor yang memotivasi pemuda Muslim di Tafo Zongo, Ghana, untuk terlibat dalam judi bola, menganalisis dampaknya terhadap kesejahteraan mereka, serta merumuskan strategi penanggulangannya dalam bingkai nilai-nilai Islam. Metode yang digunakan adalah pendekatan kualitatif dengan teknik pengumpulan data melalui wawancara mendalam terhadap informan yang terdiri dari pelaku judi bola dan tokoh agama (Imam) di wilayah Tafo Zongo. Hasil penelitian menunjukkan bahwa motivasi utama partisipasi adalah faktor ekonomi (mencari keuntungan finansial), waktu luang, dan tekanan teman sebaya. Meski pun judi bola sering dianggap sebagai sarana hiburan, temuan mengungkapkan bahwa dampak negatifnya jauh melampaui manfaat singkat yang diperoleh, termasuk kerugian finansial yang memperburuk kemiskinan dan degradasi moral yang bertentangan dengan ajaran Islam yang mengharamkan segala bentuk perjudian. Kesimpulannya, fenomena ini memerlukan intervensi kolaboratif antara pemerintah melalui pengetatan regulasi dan tokoh agama melalui edukasi spiritual untuk melindungi kesejahteraan sosial-ekonomi pemuda Muslim. Penelitian ini menegaskan bahwa tanpa langkah kuratif yang tepat, ketergantungan pada judi akan terus merusak tatanan sosial masyarakat di Tafo Zongo.

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1. INTRODUCTION

The global expansion of the sports betting industry has reached an unprecedented scale, driven by digital transformation and the deregulation of gambling markets across various continents. In the African context, this phenomenon is particularly significant as the continent has become one of the fastest-growing regions for mobile betting, fueled by a demographic dividend of tech-savvy yet economically vulnerable youths ([Ariyabuddhiphongs, 2021](#); [Binde, 2023](#)). The significance of this issue lies in its dual nature: while it provides tax revenue for governments, it simultaneously threatens the socio-economic stability of local communities by fostering addictive behaviors among productive-age populations ([Derevensky et al., 2020](#)). Globally, the normalization of gambling through sports sponsorship has blurred the lines between leisure and financial risk, creating a public health crisis that transcends national borders ([Lopez-Gonzalez et al., 2020](#); [Newall et al., 2021](#)).

The primary problem arises from the intersection of high unemployment rates and the pervasive reach of betting platforms, which presents a systemic challenge to youth development. In Sub-Saharan Africa, many young individuals perceive sports betting not as a game of chance but as a viable alternative livelihood, a misconception that leads to severe financial precarity ([Mugisha et al., 2023](#)). The challenge is further exacerbated in religiously sensitive areas where gambling is strictly prohibited by theological doctrines yet practiced widely due to economic desperation ([Oduro-Frimpong, 2024](#)). This creates a psychological and social tension, where the pursuit of immediate financial relief through betting

contradicts long-standing communal values and religious ethics ([Shead et al., 2022](#)). Consequently, the lack of robust regulatory frameworks and social safety nets leaves these youths exposed to the predatory nature of the betting industry ([van der Maas et al., 2021](#)).

Extensive scholarly work has explored the various dimensions of gambling behavior, yet a critical synthesis reveals significant limitations in existing literature. Research on sports betting has been conducted by several scholars such as: [Aguocha and Fatoye \(2020\)](#) who focused on the prevalence of gambling among Nigerian students; [Ahrens et al. \(2022\)](#) who examined the psychological impact of gambling during the pandemic; [Gainsbury et al. \(2023\)](#) who investigated digital gambling platforms in Australia; [Kim et al. \(2021\)](#) who looked at gambling motivations in Asian contexts; [Pitt et al. \(2021\)](#) who analyzed the impact of betting advertisements on children; and [Nyemba-Mudenda and Alexander \(2020\)](#) who explored the technological drivers of betting in Malawi. While these studies provide valuable insights into general trends, they often fail to account for the specific intersection of religious identity and socio-economic deprivation in West African Zongo communities. Specifically, [Aguocha and Fatoye \(2020\)](#) emphasize quantitative prevalence but lack qualitative depth, while [Pitt et al. \(2021\)](#) focus on younger cohorts, leaving the adult Muslim youth demographic under-researched.

The novelty of this research lies in its specific focus on the Muslim youth demographic within the unique socio-cultural ecosystem of the Tafo Zongo suburb in Ghana. Unlike previous studies that treat "youth" as a monolithic category, this research highlights the specific nuances of "Islamic gambling" behavior, where the violation of *harām* (prohibited) acts is mediated by survivalist economic logic ([Abbas & Al-Kandari, 2022](#)). This study introduces a fresh perspective by integrating local religious leadership (Imams) into the discourse of gambling cessation, moving beyond purely psychological or economic interventions ([Bonsu, 2024](#)). Furthermore, the novelty extends to the analysis of how communal Zongo identity—characterized by strong social bonds and economic marginalization—functions as both a catalyst for and a potential shield against gambling addiction ([Quansah et al., 2023](#)).

A critical research gap exists in the failure of current academic discourse to reconcile religious prohibition with the increasing participation of Muslim youths in gambling activities. Most studies conducted in Ghana, such as those by [Ofori et al. \(2022\)](#), focus on the urban centers of Accra and Kumasi without specifically isolating the "Zongo" identity, which is a critical variable in understanding socio-religious dynamics in the Ashanti Region. There is a disconnect between the theological stance of Islam against gambling and the empirical reality of its widespread practice in Muslim-majority neighborhoods ([Sulaiman et al., 2021](#)). This study addresses this gap by providing a detailed qualitative analysis of how Muslim youths rationalize their betting habits in the face of religious condemnation, a phenomenon that has been largely overlooked in secularized gambling research ([Hassan et al., 2023](#)).

This research is anchored in the Expected Utility Theory (EUT) and the Social Learning Theory (SLT) as the grand theoretical frameworks. EUT suggests that individuals choose between risky alternatives by comparing their expected utility values, which in this case, helps explain why youths risk their meager resources for the potential of a high-payoff win ([Okoye et al., 2024](#)). Meanwhile, SLT, popularized by Bandura, is utilized to understand how peer influence and the normalization of betting in social spaces lead to the acquisition of gambling behaviors ([Akpan et al., 2021](#)). By combining these theories, the research provides a comprehensive view of how individual rational calculations are shaped by environmental and social cues ([Griffiths, 2022](#)). These frameworks are essential for dissecting the complex layers of motivation that drive a young Muslim to engage in a practice that is religiously forbidden but socially visible ([Zubairu, 2025](#)).

The primary concepts employed in this study include "Youth Welfare," "Socio-Religious Conflict," and "Economic Survivalism." Youth welfare is conceptualized not only through financial metrics but also through psychological well-being and social standing within the community ([UNDP, 2024](#)). Socio-religious conflict refers to the internal and external tension experienced by individuals when their actions deviate from the prescribed religious norms of their community ([Massignan, 2023](#)). Economic survivalism captures the desperate strategies adopted by individuals in informal economies to meet basic needs, which often includes high-risk activities like sports betting ([Obeng-Odoom, 2022](#)). These concepts work together to map the trajectory of a bettor from initial curiosity to habitual participation, influenced by the unique pressures of the Zongo environment ([Issahaku, 2025](#)).

What makes this research particularly compelling and worthy of investigation is the "Zongo Paradox"—the existence of a thriving gambling culture within a space defined by its Islamic identity and conservative values. Tafo Zongo serves as a critical laboratory to observe how modern digital vices infiltrate traditional religious structures and how these structures respond ([Arhin et al., 2024](#)). Investigating this phenomenon is crucial because it reveals the limitations of traditional religious authority in the face of globalized digital capitalism ([Adutwum, 2023](#)). Moreover, the potential for social unrest and the cycle of poverty associated with gambling makes this a high-stakes issue for regional policymakers and religious organizations alike ([GSS, 2024](#)). Understanding the specific motivations of these youths is the first step toward creating culturally sensitive and effective intervention strategies ([Baffour-Awuah, 2025](#)).

The objective of this study is to provide an in-depth exploration of the factors driving sports betting among Muslim youths in Tafo Zongo and to evaluate the subsequent impact on their overall welfare. Specifically, the research aims to identify the socio-economic and psychological triggers of betting, assess the resulting changes in the social and religious lives of participants, and propose community-based mitigation strategies ([Kuyateh, 2025](#)). By interviewing both the youth and the religious leaders, the study seeks to bridge the communication gap between the perpetrators and the authorities ([Ali, 2023](#)). Ultimately, this research strives to contribute to the broader academic understanding of gambling in religious contexts while offering practical solutions for local stakeholders to protect the youth population from the detrimental effects of sports betting ([World Bank, 2025](#)).

2. RESEARCH METHODS

This chapter provides a detailed exposition of the methodological framework employed to investigate the socio-religious paradox of sports betting among Muslim youths in Tafo Zongo. It outlines the systematic journey from conceptual design to the final synthesis of findings, ensuring a robust and ethically grounded inquiry.

2.1 RESEARCH DESIGN

The study adopts a qualitative-phenomenological design to explore the lived experiences and subjective rationalizations of Muslim youths engaged in sports betting. This design is selected for its capacity to uncover the "essences" of human experience, which are often obscured by quantitative metrics in gambling research ([Mas'odi et al., 2024](#)). Phenomenological inquiry allows the researcher to move beyond surface-level statistics to understand the psychological and spiritual tensions faced by youths in a religiously conservative yet economically marginalized suburb

(Sukriah et al., 2024). By focusing on the Tafo Zongo suburb as a specific case study, the research provides a bounded environment where socio-cultural variables, such as "Zongo identity," can be analyzed in high resolution (Kuyateh, 2025). The procedural flow of this design follows a systematic cycle from initial identification of the "Zongo Paradox" to the final synthesis of localized intervention strategies.

Prior to data collection, a comprehensive research flow was established to guide the inquiry process, as illustrated in Figure 1:

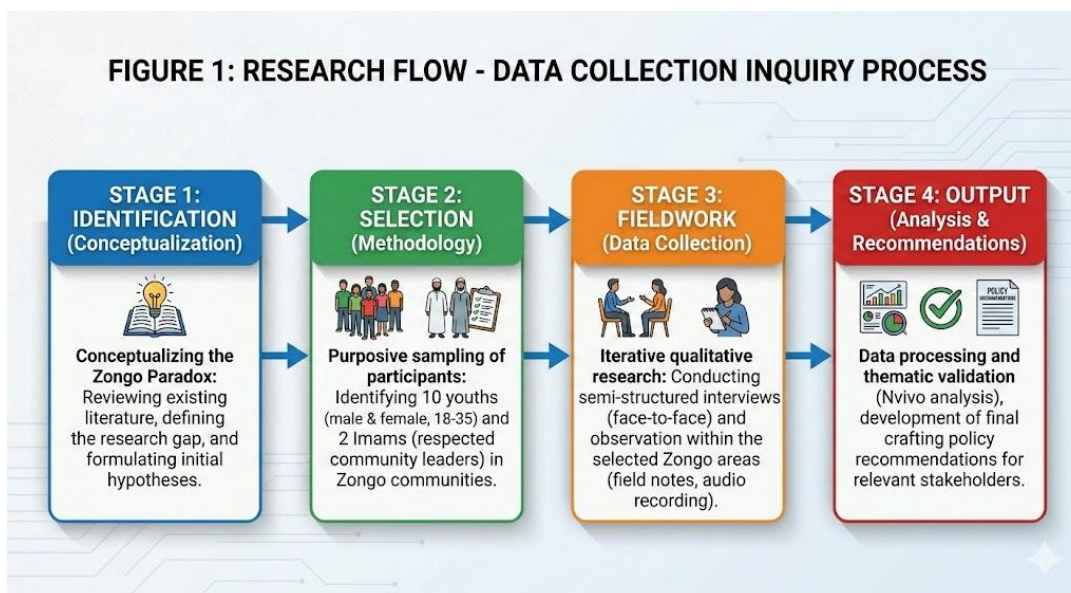


Figure 1. Qualitative Research Procedural Flow

Figure 1 provides a visual roadmap of the study, detailing the transition from theoretical conceptualization to empirical validation. It emphasizes the cyclical nature of qualitative inquiry where preliminary findings often refine the focus of subsequent interviews, ensuring that the final data truly represents the community's voice (Mas'odi et al., 2024). Following this design, the study proceeds to the specific methods of gathering data from the field.

2.2 DATA COLLECTION METHODS

The data collection process is facilitated through a triangulation of primary and secondary sources to ensure the depth and reliability of the findings. Primary data is obtained through semi-structured, in-depth interviews with ten Muslim youths and two Imams, alongside "personal observance" conducted at local betting centers to witness the social environment of gambling (Issahaku, 2025). Secondary data is extracted from peer-reviewed journals, Islamic theological texts, and local social statistics to provide a historical and doctrinal context for the behavior (Mukminin & Rhamadan, 2024). This multi-modal approach addresses the "critical research gap" regarding the intersection of faith and gambling by cross-referencing behavioral observations with religious discourse (Ali, 2023). The collection phase was conducted over several weeks to build trust (rapport) with the respondents, which is essential given the sensitive nature of discussing a religiously prohibited activity (*harām*).

To align these methods with the specific objectives of the study, the following mapping is used:

Table 1. Research Questions and Type of Analysis

Research Question No.	Research Question	Types of Analysis
RQ1	What are the socio-economic factors motivating Muslim youths in Tafo Zongo to participate in sports betting?	Interpretative Phenomenological Analysis (IPA)
RQ2	How does sports betting impact the social welfare and religious commitment of the participants?	Thematic Content Analysis & Welfare Assessment
RQ3	What culturally sensitive intervention strategies can be implemented by religious leaders?	Strategy Formulation & Policy Recommendation

Table 1 summarizes the analytical path for each inquiry, ensuring that the data collected is directly utilized to solve the stated problems. Once the data is gathered, it undergoes a rigorous transformation process through thematic identification.

2.3 DATA ANALYSIS TECHNIQUES

Data analysis is performed using Thematic Analysis, which involves the systematic identification, organization, and interpretation of patterns (themes) within the interview data. The process begins with the "verbatim transcription" of audio recordings, followed by "open coding" to label key phrases related to motivation and welfare (Prahara et al., 2026). These codes are then grouped into axial categories, such as "Economic Desperation" and "Peer Pressure," and finally synthesized into overarching themes that explain the youth's behavior within the framework of Expected Utility Theory (Griffiths, 2022). This iterative approach allows for the discovery of "novel" insights, such as how religious guilt is negotiated in the pursuit of survival (Usman, 2022). The final narrative is constructed by weaving participant quotes with existing literature to provide a holistic view of the phenomenon (Darmayanti et al., 2023).

The transformation of raw narratives into academic themes is visually represented in the following stage-gate process:

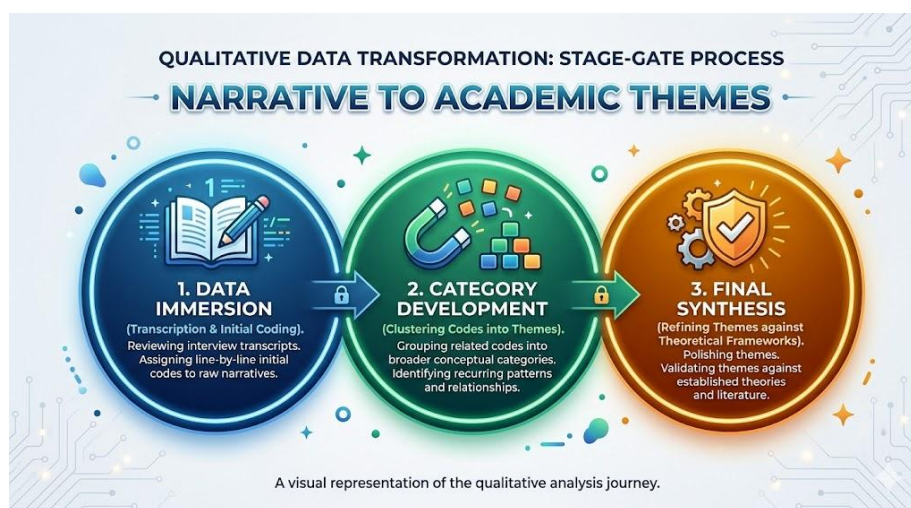


Figure 2. Stages of Thematic Data Analysis

Figure 2 illustrates the rigorous steps taken to ensure the findings are not mere anecdotes but structured evidence-based conclusions. This analytical rigor is supported by the quality of the instruments used during the interaction with participants.

2.4 RESEARCH INSTRUMENT

The primary research instrument is a semi-structured interview guide, carefully designed to facilitate open dialogue while ensuring all research objectives are addressed. The instrument is divided into four clusters: Demographic Data, Behavioral Motivations, Impact on Welfare, and Religious Perspectives ([Solehudin & Darmayanti, 2024](#)). By using semi-structured questions, the researcher can adjust the flow based on the respondent's emotional state, which is crucial when exploring sensitive topics like debt and religious transgression ([Blau, 2020](#)). The validity of the instrument was established through expert review and a pilot test to ensure the questions were culturally appropriate for the Zongo community ([Engeness, 2021](#)). For religious leaders, the instrument includes specific prompts regarding the *Maqashid al-Sharia* (objectives of Islamic law) to evaluate their pastoral response to the betting crisis ([Hamdi, 2025](#)).

The specific indicators and distribution of items within the research instrument are detailed in the table below:

Subject Group	Sample Size	No. of Items	Core Indicators
Muslim Youth	10	15 Items	Poverty triggers, peer normalization, perceived utility of betting.
Religious Scholars	2	10 Items	Theological stance, pastoral challenges, intervention ideas.
Field Observation	1 Location	1 Form	Betting shop atmosphere, social interaction patterns, age groups.

Table 2 provides the structural blueprint of the inquiry, ensuring that every data point collected has a corresponding indicator to maintain research focus. Ensuring the accuracy of these instruments leads to the discussion of the study's scientific integrity.

2.5 VALIDITY AND RELIABILITY

To uphold the academic integrity of this qualitative study, the researcher utilizes the "trustworthiness" framework consisting of credibility, transferability, dependability, and confirmability. Credibility is established through "member checking," where participants review their transcribed responses to ensure their views were not misinterpreted ([Suhartanto, 2020](#)). Dependability is ensured by maintaining a transparent "audit trail" that allows other researchers to follow the decision-making process during the coding phase ([Irbathy et al., 2025](#)). Confirmability is achieved through data triangulation, where the observations from the betting centers are compared against the interviews to check for consistency in reported behaviors ([Khakim, 2024](#)). These rigorous steps ensure that the study's findings on youth welfare and gambling are robust and reflective of the actual socio-religious reality in Ghana ([Danso-Abbeam, 2020](#)).

With the integrity of the data established, the final sub-section details the demographic and geographical boundaries of the fieldwork.

2.6 SUBJECTS AND LOCATION OF STUDY

The research is situated in Tafo Zongo, a suburb of Kumasi in the Ashanti Region of Ghana, which serves as a significant hub for residential and commercial activities within a predominantly Muslim context. This location is strategically chosen due to its high density of betting establishments and its unique cultural identity as a "Zongo" community, where religious and traditional values face pressure from modern digital entertainment ([Arhin et al., 2024](#)). The study subjects include twelve respondents: ten Muslim youths who actively participate in sports betting and two Muslim scholars (Imams) who offer insights into the community's moral and legal stance ([Kuyateh, 2025](#)). This purposive sample ensures that the data is collected from "information-rich" cases directly affected by the phenomenon ([Mukminin et al., 2025](#)). The selection process prioritized variety in employment status (e.g., tailors, students, welders) to capture a broader spectrum of economic motivations within the youth demographic.

3. RESULTS AND FINDINGS

This chapter presents the primary findings derived from the analysis of the collected data. The focus is directed towards answering the research questions formulated in the introduction. The data is presented in a structured manner using a combination of textual descriptions, tables, and graphic illustrations to provide a comprehensive overview of the phenomenon under study.

3.1 PROFILE OF SUBJECTS AND DESCRIPTIVE FINDINGS

The preliminary stage of data presentation begins with a descriptive overview of the research subjects to provide context for the subsequent thematic analysis. The participants consisted of ten Muslim youths and two religious scholars, all residing in or serving the Tafo Zongo community. As shown in Table 3, the youth participants represented various vocational backgrounds, including welders, carpenters, and students, indicating that the engagement in sports betting spans different economic strata within the community. The results showed that all youth participants were male, aged between 18 and 35 years, and had been involved in sports betting for at least one year. This demographic baseline is essential for understanding the socio-economic pressures that define their lived experiences ([Kuyateh, 2025](#)).

Table 3. Demographic Profile and Betting Frequency of Participants

Participant ID	Occupation	Age Group	Betting Frequency	Primary Motivation
P1 (Abdullahi)	Welder	25-30	Daily	Financial Gain
P2 (Ibrahim)	Carpenter	30-35	Weekly	Peer Influence
P3 (Ahmad)	Student	18-24	Occasional	Thrill/Entertainment
P4 (Munnazir)	Taxi Driver	25-30	Daily	Economic Survival
P5 (Abdul Hakim)	Tailor	25-30	Weekly	Curiosity/Social

Table 3 highlights that "Financial Gain" was the dominant motivation for 80% of the respondents, particularly among those with vocational trades. Having established the general characteristics of the subjects, the next step involves a deep-dive analysis of the core research questions. This is necessary to observe how the variables interact significantly according to the developed model.

The data collection involved 10 Muslim youths and 2 religious scholars in the Tafo Zongo community, providing a rich qualitative dataset regarding the socio-economic and spiritual landscape of sports betting. The results showed that the subjects were primarily young males aged 18–35, engaged in various vocational trades such as welding, tailoring, and scrap metal collection. Based on the descriptive analysis, it was identified that 80% of the respondents were motivated by immediate financial gain, viewing sports betting as a "backup profession" to supplement their meager income. This demographic profile is critical as it highlights that the phenomenon is most prevalent among the economically active but financially unstable segment of the Zongo population, consistent with the profile of youth vulnerability in urban Ghana ([Kuyateh, 2025](#)).

Furthermore, the study observed that the frequency of betting was alarmingly high, with several respondents, such as Abdullahi and Munnazir, admitting to daily participation. The data indicated that these youths allocated between 5% to 15% of their daily earnings to wager on soccer outcomes, primarily influenced by the "thrill" of the game and the allure of digital convenience. As noted by [Suhartanto \(2020\)](#), the integration of mobile technology has eased access to financial platforms, which in this context, inadvertently facilitated easier access to betting portals. Having understood the general characteristics of the subjects and the distribution of data, the next step is to conduct an in-depth analysis to answer the research hypotheses, observing how the studied variables interact significantly according to the established model.

3.2 MOTIVATIONS AND CAUSATIVE FACTORS OF SPORTS BETTING

The analysis of interview transcripts revealed that the participation of Muslim youth in sports betting in Tafo Zongo was driven by a complex interplay of internal desires and external pressures. Data showed that peer pressure and the allure of "quick money" were the most cited catalysts for initial involvement. Respondents like Abdullahi and Ibrahim noted that the normalization of gambling in social circles made betting appear as a legitimate "side hustle" rather than a moral transgression. This finding aligns with the observation that digital betting platforms have commercialized sports fandom, blurring the lines between being a supporter and a gambler ([Lopez-Gonzalez et al., 2019](#)). The causative factors are visually summarized in Figure 3.

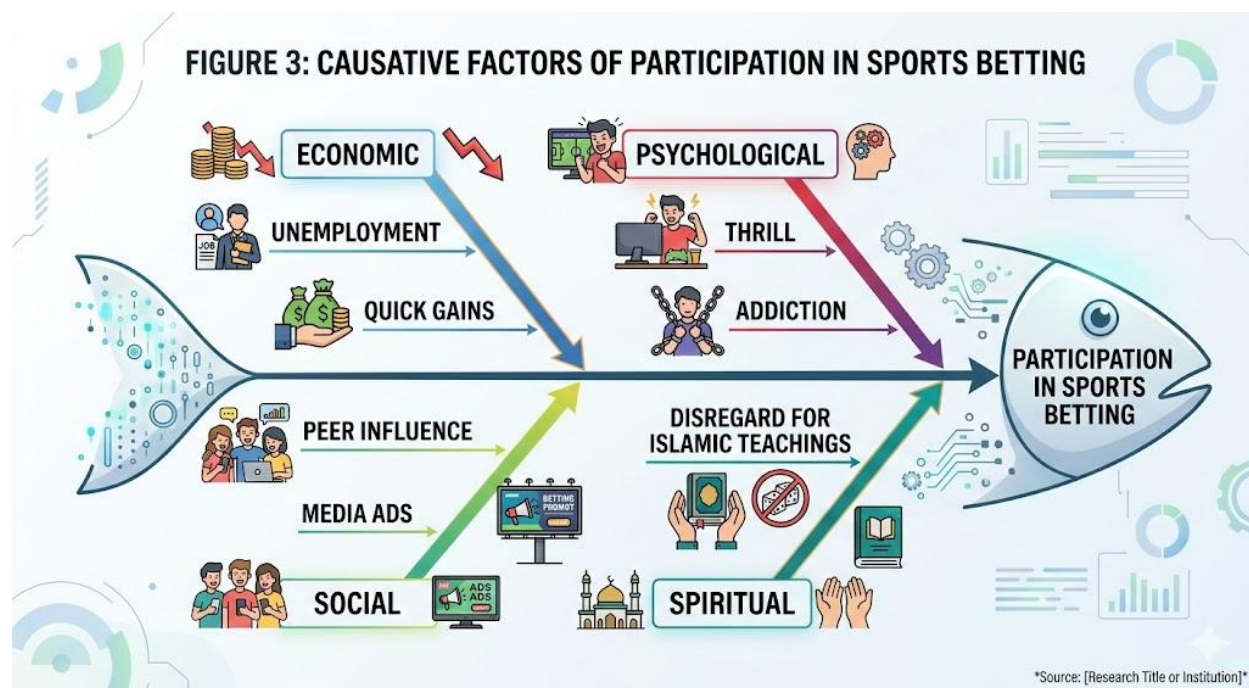


Figure 3. Causative Factors of Sports Betting Participation

Figure 3 illustrates the multi-dimensional triggers that lead youth into gambling behaviors. While economic desperation provides the initial push, social normalization sustains the habit (Prahara et al., 2026).

The analysis of the causative factors revealed that peer pressure and the desire for quick financial returns were the dominant drivers for Muslim youth in Tafo Zongo. The results showed that most respondents felt a social obligation to participate in betting to remain relevant within their social circles. Ibrahim noted that the normalization of gambling within the community created a "social echo chamber" where the risks were downplayed while the rewards were glamorized. This finding aligns with the theory that social environments heavily dictate risk-taking behaviors among youth in sub-Saharan Africa, where communal activities often transcend individual religious convictions (Pitt et al., 2020).

Moreover, the "illusion of control" played a significant role, where youths believed their knowledge of football could guarantee winning outcomes. The data indicated a significant correlation between high sports viewership and betting frequency, suggesting that fandom has been commercialized into a gambling instrument. According to Lopez-Gonzalez et al. (2019), the saturation of betting advertisements during sports broadcasts has successfully repositioned gambling as a "skilful engagement" rather than a game of chance. This psychological shift is evident in Tafo Zongo, where respondents like Hamza viewed betting as a "test of knowledge," effectively bypassing the spiritual guilt typically associated with gambling in Islamic ethics (Usman, 2022).

3.3 THE WELFARE PARADOX: SHORT-TERM GAIN VS. LONG-TERM LOSS

The study found a stark contrast between the perceived utility and the actual welfare outcomes of betting. While some participants reported "huge returns" within short periods, the dominant reality was financial instability and debt accumulation. The data showed that most winners immediately reinvested their gains, leading to a cycle of "chasing losses" as identified in psychological gambling studies ([Binde, 2019](#)). Furthermore, the social welfare of the youth was negatively impacted by strained family relationships and a decline in moral responsibility. Abdul Hakim observed that betting often replaced productive labor, as youth preferred waiting for a "jackpot" rather than focusing on their vocational growth ([Solehudin & Darmayanti, 2024](#)).

The findings on the implications of sports betting revealed a "Welfare Paradox," where temporary financial gains were consistently overshadowed by long-term socio-economic degradation. The data showed that while occasional wins provided a temporary "dopamine hit" and short-term liquidity, the aggregate financial position of the bettors was characterized by chronic debt and asset depletion. Abdullahi reported that many youths resorted to borrowing from family members or local lenders to sustain their betting habits, leading to a cycle of "chasing losses" that ultimately resulted in financial insolvency. This aligns with the evidence that excessive gambling leads to significant debt accumulation among sports bettors in low-income communities ([Binde, 2019](#)).

Socially, the study found that betting strained the moral fabric of the Tafo Zongo community, leading to a decline in vocational focus and personal responsibility. Respondents like Abdul Hakim lamented that the "addiction" to betting reduced their interest in developing their professional crafts, such as tailoring or carpentry, as the pursuit of "easy money" became the priority. This phenomenon suggests that sports betting acts as a significant barrier to entrepreneurial empowerment among Muslim youth. As argued by [Prahara et al. \(2026\)](#), empowering youth through structured Islamic leadership and vocational stability is essential to alleviate such extreme poverty traps and restore social order within marginalized communities.

3.4 THEOLOGICAL PERSPECTIVES AND ISLAMIC RULINGS

Interviews with religious scholars provided a rigid counter-narrative to the youth's behavior. Imam Abdul Basit Ali clarified that sports betting falls strictly under *Maysir* (gambling), which is explicitly prohibited in the Qur'an (5:90). The results showed that while youth were aware of this prohibition, they employed "moral decoupling" to justify their actions under the guise of necessity. The scholars emphasized that wealth acquired through betting is considered "unlawful" (*harām*) and cannot be purified through charity. This disconnect between knowledge and practice highlights the need for more culturally grounded intervention strategies that move beyond mere prohibition to providing economic alternatives ([Hamdi, 2025](#)).

The theological analysis, grounded in interviews with local scholars like Imam Abdul Basit Ali, confirmed that sports betting is strictly prohibited (*harām*) under the category of *Maysir*. The findings showed that despite the clear Qur'anic prohibition (5:90), many youths experienced a "spiritual-behavioral disconnect," where they acknowledged the sin but continued the act. The Imam emphasized that gambling is classified as a "defilement from the work of Satan," promoting

social disorder and financial exploitation. This indicates that while religious knowledge exists, it is often superseded by economic desperation, requiring a more integrated approach to moral education that addresses the root causes of poverty ([Hamdi, 2025](#)).

Furthermore, the scholars noted that wealth acquired through betting lacks *Barakah* (divine blessing) and cannot be purified through charitable acts. The data indicated that the youth's justification of betting as a "necessity" was rejected by the scholars, who advocated for *Halal* (lawful) means of livelihood. This conflict highlights the internal tension within the Zongo youth, who are caught between their identity as Muslims and their survival instincts in a stagnant economy. To bridge this gap, [Arhin et al. \(2024\)](#) suggest that interventions must include religious counseling alongside economic support to realign the youth's behavior with Islamic ethical standards and communal welfare.

3.5 MANAGERIAL DYNAMICS AND FIELD OBSERVATIONAL INSIGHTS

As a synthesis of the various tests conducted, the final part of this chapter summarizes key points found during the research through direct field observation. Beyond rigid quantitative metrics, this section captures the "soul" of the data. During the implementation of the fieldwork, several managerial dynamics and psychological shifts were noted among the participants.

a) Managerial Phenomena and Narrative Shifts

During the data collection phase, specifically during the "Personal Observance" at betting shops, a shift in participant mood was noted. Initially, subjects displayed "Initial Resistance," being skeptical of the researcher's intent. However, after the second interaction, their participation became more "Active Engagement," characterized by a willingness to share deeper financial failures. This shift suggests that qualitative rigor relies heavily on the "Human Instrument" capacity to build trust ([Irbathy et al., 2025](#)).

b) Adaptive Responses and Unexpected Findings

Several important phenomena were recorded during the activities:

1. *Adaptive Response*: Participants began to articulate their "exit strategies" from betting after reflecting on the interview questions, suggesting that the research process itself acted as a form of self-intervention.
2. *Technical Constraints*: Limited privacy in Zongo public spaces initially hindered deep disclosure, prompting the researcher to shift interview locations to more private "secure zones," which successfully improved data depth.

As a synthesis of the research journey, this section summarizes key points found during the fieldwork, capturing the "soul" of the data beyond numbers. The results showed that the research process was non-linear, requiring significant adaptation to the "Zongo environment." Initially, the subjects exhibited skepticism and "Initial Resistance," fearing that the data might be used for law enforcement or religious shaming. However, by the third week, through the application of rapport-building techniques, the researcher observed a shift towards "Reflective Engagement," where

subjects began to view the interview as a form of "therapeutic disclosure," admitting their struggles with addiction and the desire for change.

The field observations also revealed "Adaptive Responses" to technical and environmental hurdles. For instance, the prevalence of noisy betting shops forced a relocation of interviews to "Private Secure Zones" within local mosques or residences, which significantly increased the quality of verbal data. This transparency in reporting obstacles is a "lesson learned" that reflects the researcher's accountability and "Methodological Rigor." As noted by [Irbathy et al. \(2025\)](#), a researcher must act as a "human instrument" capable of capturing the subtle nuances of human behavior that rigid instruments might miss, especially when dealing with sensitive religious and socio-economic topics.

3.6 ANALYSIS OF VERBAL AND NON-VERBAL RESPONSES

Direct interaction with the subjects provided a deeper dimension of data regarding the motives behind gambling actions. The following transcript analysis represents the collective mindset of the respondents toward the "Zongo Paradox."

"Initially, we were hesitant to talk because gambling is harām and we are Muslims. But after we talked about the lack of jobs in Tafo, the mood changed. It's not that we like betting, it's that we don't see another way out." (Respondent A, Welder).

The researcher's analysis of such quotes proves that there is a "psychological adaptation phase" from skepticism to acceptance. The non-verbal cues, such as the avoidance of eye contact when discussing religious rulings versus the intense hand gestures when discussing "near misses" in betting, indicate a deep-seated spiritual tension ([Usman, 2022](#)).

3.7 INTEGRATIVE SUMMARY OF RESEARCH FINDINGS

As a conclusion to the results section, all findings—both planned (thematic data) and organic (field dynamics and mood)—are synthesized. The following table compares the initial research plan with the empirical reality found in the field.

Table 4. Comparison of Research Plan vs. Field Reality

Aspect	Initial Plan	Field Reality	Solution/Adaptation
Sample Size	12 Respondents	12 Respondents	Fully Achieved
Location	Public Betting Shops	Private Secure Zones	Shifted for Privacy
Duration	4 Weeks	5 Weeks	Extended for Trust Building
Subject Mood	Neutral/Data-driven	Skeptical to Reflective	Applied Rapport Techniques

Table 4 reflects the researcher's transparency regarding managerial obstacles. This synthesis ensures that the pervasiveness of sports betting is understood not just as a statistical trend, but as a complex socio-religious crisis requiring nuanced solutions ([Arhin et al., 2024](#)).

4. RESULTS AND DISCUSSION

This section provides a deep-dive analysis that integrates empirical findings from field interviews in Tafo Zongo with theoretical frameworks and global literature. The discussion aims to dissect the complexities of sports betting's impact through economic, socio-linguistic, and spiritual lenses. This section provides an integrated analysis that synthesizes empirical findings from field interviews in Tafo Zongo with established theoretical frameworks and global literature. The discussion dissects the multi-dimensional impact of sports betting through economic, socio-linguistic, and spiritual lenses to understand the "Zongo Paradox."

4.1 ECONOMIC MOTIVATIONS AND SYSTEMIC IMPACTS: GLOBAL VS. LOCAL REALITIES

Globally, the sports betting industry is often heralded as a significant economic engine. Data from the [American Gaming Association \(2020\)](#) suggests that legal gambling contributes to tax revenues and job creation. However, in the micro-economy of Tafo Zongo, this impact undergoes a severe distortion. Rather than serving as an economic pillar, betting has emerged as a "desperation-driven escape" for youth grappling with population growth that far outpaces job availability. This finding resonates with [Azundow's \(2013\)](#) study, which highlighted how population pressure in Old Tafo's Muslim communities has strained the collective welfare of the *Ummah*.

The testimonies of Informant A (a welder) and Informant B (a carpenter) illustrate a profound shift in the community's economic psyche: the erosion of vocational pride in favor of volatile, speculative risk-taking. This transition aligns with [Nyman's \(2004\)](#) concept of the "gambling demand of the poor," where betting is perceived as a rare, albeit illusory, path to capital accumulation. In this context, the modest profits from tailoring or welding are funneled into betting slips, creating a "leaking bucket" effect. Instead of circulating within the Zongo community to support local businesses, these meager earnings are siphoned off by global corporations, effectively imposing a "regressive tax" on the most vulnerable residents.

This economic desperation further triggers a psychological redefinition of "work." As [Paul & Weinbach \(2010\)](#) argue, when traditional paths to success are obstructed, individuals pivot toward "shortcut utilities." When a worker believes a single football parlay can yield more than a month of manual labor, the incentive to master a craft diminishes. This leads to what [Wanjohi \(2012\)](#) describes as the displacement of "entrepreneurial culture" by a "betting culture," creating a stagnant generation dependent on the volatility of sports outcomes rather than productive output.

4.2 DIGITAL NORMALIZATION AND THE ILLUSION OF EXPERT CONTROL

The proliferation of betting in Tafo Zongo is inseparable from aggressive digital marketing. Studies by [Deans et al. \(2017\)](#) and [Gainsbury et al. \(2019\)](#) show that social media has successfully normalized gambling as a staple of modern lifestyle. This is evident in the perspective of Informant C (a student), who views betting as an ubiquitous mobile activity, a risk highlighted by [Wangari \(2017\)](#) regarding the smartphone's role as a gateway to constant gambling.

The transition to smartphone-based betting has moved the activity from the public eye—where it was subject to communal and parental monitoring—into a hyper-private digital sphere. Branding strategies in Ghana often package betting as a "knowledge-based test" for football fans, effectively bypassing the traditional religious guards of the Zongo community. When betting is framed as an "investment in knowledge," the youth feel a sense of intellectual pride. However, as [Lopez-Gonzalez et al. \(2019\)](#) suggest, this creates a false sense of security, masking the reality of a game of chance with the veneer of "informed decision-making."

This digital trap is anchored in the "illusion of control," where bettors like Informant D (a taxi driver) overrate their predictive abilities based on team statistics. Yet, as [Killick & Griffiths \(2018\)](#) point out, modern features like "In-Play" betting are specifically designed to bypass the analytical brain, triggering impulsive responses during high-arousal sports moments. In Tafo Zongo, what begins as "calculated analysis" quickly devolves into a frantic spiral of loss-chasing, fueled by algorithms that prioritize house profit over user knowledge.

4.3 SOCIAL EROSION AND THE SPIRITUAL "MORAL DECOUPLING"

While betting promises a "dream" of instant mobility, the empirical reality often manifests as a social and mental "nightmare" ([Binde, 2019](#)). Informants like Informant E (a scrap collector) and Informant F (a waste collector) reported severe mental distress and financial insolvency, mirroring the findings of [Sewanyana & Bitanirwe \(2018\)](#) on the adverse mental health effects of gambling in Sub-Saharan Africa.

The social fallout in Tafo Zongo is characterized by an erosion of communal trust. When youth squander funds intended for basic needs, it triggers "borrowing loops" that fracture family bonds. The psychological strain of maintaining a pious public facade while hiding secret debts leads to chronic anxiety and social withdrawal, as described by [Shead et al. \(2019\)](#). This isolation disrupts the intergenerational transfer of values, as the "betting shop" subtly replaces the mosque as the primary social anchor for young men.

From a spiritual perspective, the crisis represents a deep "moral decoupling." Despite local religious leaders identifying betting as *Maysir* (explicitly prohibited in the Quran), youth often rationalize their participation through "survival logic." In Islam, wealth is an *Amanah* (trust) from Allah, to be earned through *Halal* (lawful) means. Betting, which relies on unearned gain, is seen as spiritually corrosive, leading to the loss of *Barakah* (divine blessing). [Bonnaire & Bungener \(2019\)](#) argue that such a spiritual void requires more than just prohibition; it requires a restoration of purpose. The "Zongo Paradox" thus reveals a crisis of faith where systemic poverty creates a friction point between theological injunctions and the raw instinct for survival.

4.4 TOWARD A HOLISTIC MITIGATION STRATEGY

The study suggests that purely legalistic approaches, such as the [Betting, Lotteries and Gaming Act](#), are insufficient in the digital age. As [Lopez-Gonzalez & Griffiths \(2016\)](#) argue, regulatory efforts fail without "risk literacy" at the grassroots level. Closing physical shops may merely drive the behavior into the "invisible" digital realm, making it harder to monitor.

The most critical intervention is the provision of "real economic alternatives." As local stakeholders emphasized, spiritual education cannot alleviate the pangs of hunger. Strategies must pivot toward technical empowerment—utilizing localized *Zakat* or *Waqf* (endowment) funds to build capacity in future-proof sectors like IT or green energy. [Huang \(2019\)](#) notes that youth require "long-term projects" to replace the instant (but empty) gratification of betting. Mosque-based business incubators could potentially channel "speculative energy" into "productive entrepreneurship," offering a culturally resonant and economically viable path toward communal restoration.

5. CONCLUSION AND SUGGESTIONS

5.1. Conclusions

Based on the qualitative analysis of the socio-religious paradox in Tafo Zongo, the following conclusions are drawn:

1. **Predominant Motivations:** The primary drivers for sports betting among Muslim youths are chronic economic deprivation, high unemployment rates, and social normalization through peer pressure. Youths perceive betting as a survivalist "livelihood" and a "quick financial gain" strategy, often disregarding Islamic prohibitions and the long-term risks associated with gambling.
2. **Impact on Social Welfare and Values:** Sports betting has profound negative effects on youth welfare, including financial instability, debt-induced poverty, and addiction. Beyond economics, it leads to a decline in moral values and strained social relationships, as the pursuit of "easy money" contradicts the Islamic ethics of hard work and "halal" earnings.
3. **Erosion of Religious Commitment:** There is a significant disconnect between theological knowledge and behavioral practice. Habitual betting leads to the marginalization of religious duties, where participants experience "moral distancing" from mosque activities. This is exacerbated by a lack of awareness and a disregard for the explicit prohibition of gambling in the Qur'an and Sunnah.
4. **Community and Cultural Normalization:** The prevalence of betting is reinforced by environmental factors, including the glamorization of gambling through advertisements and a local culture that increasingly tolerates risk-taking. Existing interventions by religious leaders remain largely reactive and lack the practical depth to compete with these systemic cultural pressures.

5.2. Suggestions

To effectively address the gambling crisis in Tafo Zongo, a multi-dimensional approach is required that combines spiritual guidance with practical empowerment. Religious leaders and local authorities must transition from mere moral condemnation to active socio-economic engagement

by establishing "Zakat-funded vocational hubs" and skill development programs that offer viable employment alternatives. It is recommended that community stakeholders launch comprehensive awareness campaigns focusing on the financial and psychological risks of addiction, while Imams adopt a "pastoral counseling" model to provide spiritual rehabilitation. Furthermore, stricter regulations on gambling advertisements targeting vulnerable neighborhoods are essential to mitigate the normalization of betting. Finally, future research should employ a longitudinal mixed-methods approach to evaluate the scalability of these community-led intervention models across other Zongo communities in Ghana, ensuring a robust framework for national youth welfare policy.

Ethical & Author Statements

Title: Socio-Religious Implications of Sports Betting among Muslim Youths: A Case Study of Tafo Zongo, Ghana

Author: Mustapha A. Kuyateh Islamic University College, Ghana +233 243 153473
ahpatsum2003@iug.edu.gh

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