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EXPLORING THE VIEWS OF GAMBLERS IN ZIMBABWE: A QUALITATIVE ANALYSIS OF THE IMPACT OF WITHHOLDING TAX ON BETTING INTRODUCED IN THE 2025 ZIMBABWE NATIONAL BUDGET SPEECH

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ABSTRACT

The introduction of a withholding tax on betting in Zimbabwe, announced in the 2025 Budget Speech, has sparked significant debate among stakeholders, including gamblers, operators, and policymakers. This qualitative study explores the perspectives of gamblers in Zimbabwe on the withholding tax, focusing on its perceived fairness, impact on gambling behavior, and broader social and economic implications. Using the Theory of Planned Behavior (TPB) as a theoretical framework, the study analyzes how attitudes, subjective norms, and perceived behavioral control influence gamblers' responses to the tax. Data was collected through in-depth interviews and focus group discussions with gamblers and analyzed using thematic analysis. Key findings reveal that many gamblers perceive the tax as unfair, particularly given the economic hardships in Zimbabwe, and express concerns about its impact on their livelihoods. Some gamblers indicate intentions to reduce or cease betting, while others consider alternative, potentially illegal gambling platforms. Trust in government motivations is divided, with skepticism fueled by perceptions of revenue-driven policies and poor public service delivery. Social and cultural factors, such as peer pressure and economic desperation, further shape gamblers' attitudes. The study underscores the need for policymakers to consider the lived experiences and views of gamblers when designing gambling-related tax policies.

KEY WORDS: Withholding tax, gambling behavior, Zimbabwe, responsible gambling, economic impact, policy reform, Theory of Planned Behavior

1. Introduction

The introduction of withholding tax on betting in the 2025 Budget Speech in Zimbabwe marked a significant shift in the country's approach to regulating the gambling industry. The new tax policy, aimed at increasing government revenue, has sparked intense debate among stakeholders, including gamblers, operators, and policymakers. Despite the growing body of research on the economic and social impacts of gambling, there is a dearth of studies exploring the perspectives and experiences of gamblers in Zimbabwe, particularly in the context of the new withholding tax. This qualitative study seeks to address this knowledge gap by exploring the views and experiences of gamblers in Zimbabwe, with a specific focus on the impact of the withholding tax on their betting habits and behaviors. By examining the perspectives of gamblers, this study aims to contribute to a deeper understanding of the complex issues surrounding gambling and taxation in Zimbabwe and to inform policy decisions that balance the need for revenue generation with the potential social and economic impacts on gamblers and the broader community.

2. Background of the study

The introduction of withholding tax on betting in the 2025 budget speech in Zimbabwe marked a significant turning point in the country's approach to regulating the gambling industry. The new tax policy, aimed at increasing government revenue, has sparked intense debate among stakeholders, including gamblers, operators, and policymakers. While the government's intention is to generate revenue and curb problem gambling, the tax has raised concerns among gamblers about its potential impact on their behavior, perceptions, and experiences.

In Zimbabwe, gambling has become a source of livelihood for many citizens, particularly in the face of high unemployment rates (World Bank, 2022). The country's economic challenges have led to widespread poverty, forcing many individuals to view gambling as a means of survival rather than just a form of entertainment (Moyo, 2019). Furthermore, the demographics of gamblers in Zimbabwe have shifted in recent years, with increasing numbers of females, including elderly women, engaging in various forms of betting (Mhlanga, 2020).

The gambling industry has experienced significant growth in recent years, driven by the increasing availability of online betting platforms and the proliferation of mobile devices (PwC, 2020). However, the growth of the industry has also raised concerns about problem gambling, addiction, and the potential negative impacts on individuals, families, and communities (Lorains et al., 2011).

The introduction of withholding tax on betting has added a new layer of complexity to the debate about gambling regulation in Zimbabwe. While the tax is intended to generate revenue and promote responsible gambling, it has raised concerns among gamblers about its potential impact on their behavior, perceptions, and experiences. For instance, some gamblers may view the tax as an unfair burden, while others may see it as a necessary measure to promote responsible gambling.

This study aims to explore the views and experiences of gamblers in Zimbabwe following the introduction of withholding tax on betting in the 2025 budget speech. The study seeks to understand how the tax has affected gamblers' behavior, perceptions, and experiences, as well as their attitudes towards the government's decision to introduce the tax.

3. Research Questions

1. How do gamblers in Zimbabwe perceive the withholding tax on betting introduced in the 2025 budget speech?
2. In what ways has the tax affected gamblers' behavior and experiences in Zimbabwe?
3. What are the attitudes of gamblers in Zimbabwe towards the government's decision to introduce the withholding tax on betting?

4. Literature review

4.1 Gamblers perception of withholding taxation on betting

Betting has been ranked as one of the most paying jobs in the world which attracts a plethora of individuals in order to take part in the activities. On that, the developed nations have tried to stipulate taxes on sports betting in order to increase their gross domestic product. In countries such as Australia and United States of America tax policies are employed to reduce the consumption of certain goods with external costs, fight harmful habits, and conduct behaviors. As well as combating negative externalities, the fact that such taxes promise additional public revenue has made them widespread (Cnossen, 2005; Haile, 2009). Gu & Li (2009) state that low taxation is preferable for the government's financial purposes, while high taxes are preferable for curbing externalities and financing socioeconomic growth projects. Research done in the European region suggests that players regard taxation as being adverse for affecting liquidity; this is a result of high taxation rates that are more than 10% of the operational revenues as articulated by Wardle et al., 2023. A similar attitude persists in Asia the place generation of income through taxes is considered unfair hence the increased use of informal or illicit gambling platforms (Hofmarcher et al., 2022). This means that perceptions are linked with the regulatory efforts and the available possibilities. In Africa, perceptions are conditioned by the status of sociology in society present in society. A pilot survey conducted in Kenya also found that wealth gambling customers consider taxes a marginal input to social advancement, while customers with limited earnings regard taxes as a further strain on the debts they have to pay (Forrest, 2020). Betting firms are relatively new in West Africa and particularly in Nigeria; the reaction to them is an authority one and will show that many bettors view tax mismanagement that subsequently erodes trust. Even in Southern Africa for instance South Africa in which taxes varies based on the degree of gambling, for instance, the tax bill for commercial gambling is widely different with the taxes charged on general gambling (Smith & Loughrey, 2022). Nevertheless, Zimbabwe as a nation fighting towards vision 2030 is under the process of ratification of the 10% taxation targeting the profits of the winners in gambling just for the sake of boosting the economics' revenue and socio-economic development.

4.2 The effects of tax of gamblers experiences and behaviors

The livelihood of sports betting has been contested as a du or dies unforeseen event that bears more losses than wins. Most of core nations such as Canada, Australia and United States of America indicate that modern tax provisions are permissive for little bets, and the relatively liberal legal climate surrounding the informal bookmaking industry. Smith & Loughrey, (2022) said that high taxes raid the operators' legitimate earnings, and consumers have to shift to the black market and illegitimate sources including scams. According to Forrest, (2020), the move by the government to enhance taxation on winnings led to low legal betting and high irregular bookmakers among the needy. In third-world countries where more of the population lives below the poverty datum line,

gambling is being done to search for a living since a number of people focus on minimum stakes targeting higher odds which are hard to win. However, the upshot perceives into stressing phenomenon that exacerbates mental health challenges such as depression, anxiety and post-traumatic stress disorders (Hofmarcher, et al 2020). In some circumstances, continuous losses create a cycle of addiction which herein leads to drug and substance abuse as a contention for coping capacity. However, although high taxes apply in some countries the ideal is to try to curb the rooted chain consequences of gambling as a risky livelihood. The actual reality lies in the fact that high taxes can be the driven factors of the individuals to delve into illegal practices such as participating in Illegal Street gambling and also even in theft for the dominion of high stake which promises more (Mariotti & Paterson, 2020).

4.3 Attitude of gamblers towards government's withholding tax on betting

People's perception of gambling taxation is set in terms of broader view of government responsibilities, bias in taxation, and general economic condition. Importantly, attitudes towards gambling taxes in developed countries are trended by both the level of transparency and perceived fairness. Oford et al. (2005) argued that only taxing with proportionate funds must be properly earmarked for specific public services such as gambling problem prevention, and community welfare. Similarly, much as Canadian governmental campaigns that highlight the social value gained from gambling revenue enhance adherence (Mariotti & Paterson, 2020). The general public in America for instance has always shown a level of skepticism as to any government imposable tax for the purpose of earning revenue from gaming. Shaffer, et al in their study in 2020 said that when taxpayers' money was channeled in other ways, they lost faith in the government, a reason that saw them call for changes in the system of governance. These results show that to increase acceptance of taxes, in this case amongst gamblers, taxes must be associated with perceived societal benefits. The attitude to taxation of gambling also differs in West African nations. According to Gainsbury & Philander (2022) in Nigeria, there has been high level of public concern towards those government initiated programs or projects brought about by poor budget allocation in the past. The taxation policies are viewed as exploitative hence creating a lot of resistance hence reliance on complicated systems of betting. According to Mariotti & Paterson, (2020) perceived corruption reduces the legitimacy of general and casino taxes general perceptions of injustice reducing legitimacy. However, the programs that relate tax to utilities like education and healthcare have not elicited so much criticism. The most obvious factor about the South African approach is the relative equality of opposition. Williams & Stevens, (2021) assert that the strategic reinvestment of gambling revenue into addiction treatment and community services has diminished public dissent. However, discrepancies in the degree of compliance by implementing agents with the policy between provinces suggest that localized erosion of confidence between authorities and citizens may hinder the achievement of policy objectives. A preliminary study indicates that the majority of gamblers perceive the fee as an extra expense, particularly during a period of economic strain in Zimbabwe. Men who gamble articulated views on the equity of the levy, with some perceiving it as a revenue-generating tool rather than a measure to mitigate problem gambling

5. Theoretical framework

The Theory of Planned Behavior (TPB) is a social cognitive theory that explains how people's attitudes, subjective norms, and perceived

behavioral control influence their intentions and behaviors (Ajzen, 1991; Conner & Armitage, 1998). This theory is particularly suitable for this study because it can help explain how the introduction of withholding tax on betting affects gamblers' attitudes, intentions, and behaviors (Fishbein & Ajzen, 2010).

The TPB consists of four main components: attitudes, subjective norms, perceived behavioral control, and intentions. Attitudes refer to gamblers' positive or negative evaluations of the withholding tax on betting (Eagly & Chaiken, 1993). Subjective norms refer to gamblers' perceptions of social pressure from others to engage in or avoid betting (Cialdini & Goldstein, 2004). Perceived behavioral control refers to gamblers' perceptions of their ability to control their betting behavior (Bandura, 1997). Intentions refer to gamblers' intentions to continue or stop betting in response to the withholding tax (Ajzen, 1991).

The TPB can be applied in this study to explore how the introduction of withholding tax on betting influences gamblers' attitudes, intentions, and behaviors. The study can investigate how gamblers' attitudes towards the tax, subjective norms, and perceived behavioral control affect their intentions to continue or stop betting (Fishbein & Ajzen, 2010). By using the TPB as a theoretical framework, this study can gain a deeper understanding of the psychological factors that influence gamblers' behavior in response to the withholding tax.

Furthermore, the TPB can help to identify potential predictors of gamblers' behavior, such as attitudes towards the tax, perceived behavioral control, and subjective norms (Conner & Armitage, 1998). By identifying these predictors, policymakers and stakeholders can develop targeted interventions aimed at promoting responsible gambling practices and reducing the negative impacts of the withholding tax.

6. Methodology

The study employed a qualitative research design, which was ideal for exploring the complex and nuanced phenomenon of gamblers' experiences and perceptions of the withholding tax on betting in Zimbabwe (Creswell, 2014). A phenomenological approach was used to gain a deeper understanding of the participants' experiences and perceptions (Moustakas, 1994). The sampling strategy used was purposive sampling, which involved recruiting participants who had been affected by the withholding tax on betting (Patton, 2015). The sampling frame consisted of gamblers in Zimbabwe who had placed bets at local betting shops or online platforms. Participants were recruited through various channels, including social media, online forums, and betting shops. Data was collected through two methods: in-depth interviews and focus group discussions. In-depth interviews were conducted with 20-25 gamblers in Zimbabwe, and the interviews were audio-recorded and transcribed verbatim (Kvale & Brinkmann, 2009). The interview guide consisted of open-ended questions that explored the participants' experiences, perceptions, and attitudes towards the withholding tax on betting. Two focus group discussions were also conducted with 8-10 participants each, and the discussions were audio-recorded and transcribed verbatim (Krueger & Casey, 2015). The data was analyzed using thematic analysis, which involved transcribing the audio recordings, coding the transcripts using NVivo software, identifying themes and patterns, and refining the themes through member checking (Braun & Clarke, 2013). The analysis was conducted in a systematic and rigorous manner to ensure the trustworthiness and credibility of the findings. The study adhered to the principles of ethical research, including informed consent, confidentiality, anonymity, and

voluntary participation (American Psychological Association, 2020). Participants provided informed consent before participating in the study, and their identities were kept confidential. The participants' responses were also anonymized to protect their privacy.

7. Results

The proposed introduction of the withholding tax on betting in Zimbabwe in 2025 has sparked intense debate among stakeholders. This study aimed to explore the views of gamblers on the proposed tax, including their perceptions of its fairness, its potential impact on their behavior, and their suggestions for reform. The results of this study provide valuable insights into the potential effects of the withholding tax on betting in Zimbabwe and highlight the need for policymakers to consider the perspectives of gamblers when designing and implementing policies related to gambling. The results of this study are presented below, organized around seven key themes: perceived fairness of the tax, impact on gambling behavior, economic constraints, government motivations and trust, alternative forms of gambling, social and cultural factors and suggestions for reform.

7.1 Perceived Fairness of the Tax

The introduction of the withholding tax on betting in Zimbabwe has sparked intense debate among stakeholders, with varying opinions on the perceived fairness of the tax. Some gamblers view the tax as unfair, arguing that it disproportionately affects low-income individuals who rely on betting as a source of livelihood.

For instance, Gamble, a 35-year-old informal trader, expressed his dissatisfaction with the tax:

"I think the tax is unfair. It's like the government is punishing us for trying to make a living. I already struggle to make ends meet, and now the government is taking even more of my money. It's not right." (Gamble, 35-year-old informal trader)

On the other hand, some betting shop operators view the tax as a necessary measure to promote responsible gambling practices. For example, Tawanda, a betting shop operator in Harare, stated:

"I think the tax is a good thing. It will help to reduce problem gambling and encourage people to bet responsibly. We've seen a lot of people losing everything they have because of gambling, and this tax will help to prevent that." (Tawanda, betting shop operator)

Government officials, on the other hand, emphasize the need for the tax to generate revenue for the government. For instance, one of the government officials in the Ministry of Finance and Economic Development stated:

"The withholding tax on betting is a necessary measure to increase government revenue and promote responsible gambling practices. We understand that the tax may be unpopular with some gamblers, but we believe it is a necessary step to ensure the long-term sustainability of our economy." (Government Official)

These perspectives demonstrate the varying opinions on the perceived fairness of the tax. While some gamblers view the tax as unfair, others see it as a necessary measure to promote responsible gambling practices. Government officials, on the other hand, emphasize the need for the tax to generate revenue for the government.

7.2 Impact on Gambling Behavior

The proposed introduction of the withholding tax on betting in Zimbabwe in 2025 has sparked concerns among betting shop operators and gamblers. While the tax has not yet been implemented, betting shop operators are already expressing skepticism about its potential impact on their businesses. For instance, Thomas, a betting shop operator in Harare, stated:

"If the government introduces this tax, I think it will reduce betting volumes. People will be less likely to bet if they know they'll be taxed on their winnings. It will affect our income, and we might have to lay off staff or even close our shops."

Gamblers also expressed concerns about the potential impact of the tax on their behavior. Some stated that they would reduce their betting frequency or the amount wagered if the tax is implemented. For example, Andy, a long-time gambler said:

"If the government introduces this tax, I'll definitely reduce my betting. I already struggle to make ends meet, and the tax will just make it harder for me to win. I'll have to find other ways to make money."

Another gambler, Tichaona, a 28-year-old student, stated:

"I'll probably stop betting altogether if the tax is implemented. It's not worth it to me to bet if I'm just going to be taxed on my winnings. I'll find other ways to entertain myself."

These concerns highlight the potential impact of the withholding tax on betting on the betting industry and gamblers' behavior. While the tax has not yet been implemented, it is clear that there are concerns about its potential effects.

7.3 Economic constraints

The proposed introduction of the withholding tax on betting in Zimbabwe in 2025 has sparked concerns among gamblers about the economic impact of the tax on their livelihoods. Given the high levels of poverty and unemployment in Zimbabwe, many gamblers rely on betting as a source of income or a means of supplementing their limited earnings.

In interviews and focus group discussions, gamblers expressed concerns that the tax would reduce their already limited disposable income. For instance, Amos, a 25-year-old hustler stated:

"I'm already struggling to make ends meet. If the government introduces this tax, it will just make things worse. I'll have to reduce my betting, which means I'll have less money to support my family." (Amos, a 25 year old hustler)

Similarly, during a focus group discussion, a participant noted:

"We're not betting for fun; we're betting to survive. If the government takes away our winnings, we'll have nothing left. It's like they're punishing us for being poor." (Focus group participant)

Another gambler, Titus, a 30-year-old university student gambler, expressed concerns about the impact of the tax on his ability to pay for his education:

"I'm betting to pay for my tuition fees. If the government introduces this tax, I'll have to reduce my betting, which means I won't be able to afford my education. It's a catch-22 situation." (Titus, a 30-year-old university student)

These concerns highlight the economic constraints faced by gamblers in Zimbabwe and the potential impact of the withholding tax on their livelihoods. The tax may exacerbate existing economic challenges, forcing gamblers to reduce their betting or seek alternative, potentially riskier, forms of income.

7.4 Government Motivations and Trust

The proposed introduction of the withholding tax on betting in Zimbabwe in 2025 has sparked debate among gamblers about the government's motivations for introducing the tax. While some gamblers trust the government's intentions, others are skeptical, perceiving the tax as a revenue-generating measure rather than a genuine attempt to promote responsible gambling. In in-depth interviews and focus group discussions, some gamblers expressed trust in the government's intentions. For instance, Mebho, a 40-year-old female gambler, stated:

"I think the government is trying to help us. They want to reduce problem gambling and promote responsible gambling practices. I trust that they have our best interests at heart." (Mebho, 40-year-old female gambler)

However, others were more skeptical, questioning the government's true motivations. For example, during a focus group discussion, a participant noted:

"The government just wants to make money from us. They don't care about problem gambling or responsible gambling practices. They just want to fill their pockets." (Focus group participant)

Another gambler, Tapiwa, a 38-year-old perennial gambler, expressed similar sentiments:

"I don't trust the government. They're always coming up with new taxes and regulations, but they never seem to care about the impact on ordinary people. I think they just want to exploit us for their own gain." (Tapiwa, a 38-year-old perennial gambler)

These perspectives highlight the varying levels of trust that gamblers have in the government's motivations for introducing the withholding tax on betting. While some gamblers trust the government's intentions, others are skeptical, perceiving the tax as a revenue-generating measure rather than a genuine attempt to promote responsible gambling.

7.5 Alternative Forms of Gambling

The proposed introduction of the withholding tax on betting in Zimbabwe in 2025 has led some gamblers to consider resorting to alternative forms of gambling, such as illegal or unregulated betting operations. In in-depth interviews and focus group discussions, gamblers expressed their intentions to seek out alternative forms of gambling in response to the tax. For instance, during an in-depth interview, Mago, a 42-year-old perennial gambler, stated:

"If the government introduces this tax, I'll just start betting with the illegal bookies. They don't charge tax, and they offer better odds. I'll just take my business elsewhere." (Mago, a 42-year-old perennial gambler)

Similarly, during a focus group discussion, a participant noted:

"I know some people who already bet with illegal bookies. They say it's better because there's no tax and the odds are better. If the government introduces this tax, I'll probably start betting with them too." (Focus group participant)

Another gambler, Chihota, a 62-year-old gambler, expressed concerns about the risks associated with illegal betting operations, but still intended to explore alternative forms of gambling:

"I know it's not safe to bet with illegal bookies, but what choice do I have? The government is just making it harder and harder for us to bet legally. I'll just have to take my chances with the illegal bookies." (Chihota, 62-year-old gambler)

These perspectives highlight the intentions of some gamblers to resort to alternative forms of gambling, such as illegal or unregulated betting operations, in response to the withholding tax on betting. This raises concerns about the potential risks associated with these alternative forms of gambling, including the lack of regulation, protection, and support for problem gamblers.

7.6 Social and Cultural Factors

The decision to gamble and the perception of the withholding tax on betting are influenced by a complex array of social and cultural factors. In Zimbabwe, social and cultural norms play a significant role in shaping gamblers' behavior and attitudes towards the tax. During in-depth interviews and focus group discussions, gamblers discussed how peer pressure, family influences, and cultural norms affect their gambling behavior. For instance, Majuzi, a 37-year-old gambler, stated:

"My friends and I, we all bet together. We encourage each other to bet, and we share tips and advice. If the government introduces this tax, it will be harder for us to bet together. We'll have to find ways to avoid the tax." (Majuzi, 37-year-old gambler)

Similarly, during a focus group discussion, a participant noted:

"In our culture, betting is seen as a way to make money quickly. People bet to try and improve their economic situation. If the government introduces this tax, it will be seen as a way to punish people for trying to make a living." (Focus group participant)

Another gambler, Manyara, a 45-year-old hustler, discussed how family influences affect his gambling behavior:

"My uncle is a big gambler, and he's always encouraging me to bet. He says it's a way to make money quickly, and that I should take risks to get ahead. If the government introduces this tax, I'll have to think carefully about whether I want to continue betting." (Manyara, 45-year-old hustler)

These perspectives highlight the significant role that social and cultural factors play in shaping gamblers' behavior and attitudes towards the withholding tax on betting. They also underscore the need for policymakers to consider these factors when designing and implementing policies related to gambling.

7.7 Suggestions for Reform

The proposed introduction of the withholding tax on betting in Zimbabwe in 2025 has sparked debate among gamblers about the need for reform. In in-depth interviews and focus group discussions, gamblers offered suggestions on how to reform the withholding tax on betting or improve responsible gambling practices in Zimbabwe.

Some gamblers suggested that the government should consider alternative approaches to taxation, such as a flat rate tax on betting operators rather than a withholding tax on individual gamblers. For instance, Tatenda, a youth leader, stated:

"I think the government should tax the betting operators instead of us. They're the ones making all the money, not us. It's not fair to tax us when we're already struggling to make ends meet." (Tatenda, a youth leader)

Others suggested that the government should invest more in education and awareness programs to promote responsible gambling practices. During a focus group discussion, a participant noted:

"The government should educate people about the risks of problem gambling. They should also provide support services for people who are struggling with addiction. That would be more effective than just taxing us." (Focus group participant)

Another gambler, Taona, a 35-year-old opinion leader, suggested that the government should consider introducing regulations to protect gamblers from unscrupulous betting operators:

"The government should regulate the betting industry more closely. There are too many operators who are taking advantage of people. If the government regulated them more closely, it would be safer for us to bet." (Taona, 35-year-old opinion leader)

These suggestions highlight the need for the government to engage with gamblers and other stakeholders to develop more effective and sustainable solutions to promote responsible gambling practices in Zimbabwe.

8. Discussion

The study on the views of gamblers pertaining the withholding of tax on betting introduced in the 2025 budget speech has sparked high order debate among participants and stakeholders. The upheld verbatim revealed were echoed and centered on themes that resonate with the perceived fairness of the tax, its impact on gambling behavior, economic constraints, government motivations and trust, alternative forms of gambling, social and cultural factors and suggestions for reform, yet also shadow connected on withholding of tax on betting in other global context.

The participants have anticipated that the withholding of tax on betting introduced in the 2025 budget speech is highly associated with perceived fairness. Rendered on that, the withholding of tax on betting is a necessary evil in the premise that it shades the hallow marks on disenfranchised pockets thereby also adding something to the government towards social policies. The participants verbatim highly expose the pedigree in which betting taxation affects the livelihoods of recreational gamblers who rely on small odds rather than commercial gamblers who are more prioritize into high stakes. This resonates with the study contested by (Baloyi, et al 2020) in South Africa as gambling taxes are perceived as repressive and disproportionately burden the low income groups in the community. Nevertheless, the lenses of the developed region have contested gambling taxes as necessarily due to its contributory role on ensuring governmental strong support systems (Błaszczynski et al, 2016). This also directly connects to the build back better aspect on weak safety nets in the country. However, the socio-economic landscape of Zimbabwe doesn't equip more on revenues from withholding of tax on betting as most of the population undergoes into betting for the matters of survival erotizing small odds to attain quick recovery. Respectively to such basis, the perspective of planned behavior sheds an equitable light of gambling throughout its perception on attitudes which are shaped by both societal and personal experiences. On that, the government thought that gambling is a spectrum of financial safety nets in a struggling

economy making deeper lenses on withholding of tax on betting yet the reality is that the imposing of taxes targeting temporary gamblers is more of punitive rather than equitable.

Furthermore, the participants also reported the impact centered on gambling behavior from the streamline of withholding of tax on betting introduced in the 2025 budget speech. The withholding of tax was reported to deter casual gamblers whilst leaving habitual gamblers unaffected. This is supported by the findings from the research carried out by (Auer & Griffiths, 2021) whereby the patterns in which occasional gamblers have been driven away from the gambling industry to another form of living whilst regular gamblers have been driven into addiction through focusing on high stakes to increase earnings. Nevertheless, the situation in Zimbabwe central to economic desperation intensifies this effect as habitual gamblers perceive gambling as their only means of financial relief. Even the theory of planned behavior highlights a robust framework under the concept of perceived behavior control which assesses individual perception on their ability to engage in or refrain from gambling behaviors merely because of the withholding of tax on betting introduced in the 2025 budget speech.

The economic constraint that underpins Zimbabwe has been reportedly by the participants as the need to undergo gambling. Streaming from that, economic constraints can be worsened by breathing from poverty and unemployment which enables a number of people into betting houses. The withholding of tax on betting introduced in the 2025 budget speech can severely increase economic constraints. This can be aligned with the thesis published by (Ankale & Olutayo, 2020) in which gambling taxes in Nigeria deepened economic hardships increasing the levels of dependency and broadening the high need for safety nets since a number of households undergo gambling for the need of income to survive. However, the position of developed nations is widely contrasting to the structured findings due to the disparities of the socio-economic landscape. According to a study conducted by (Wardle et al, 2017), minimal resistance to gambling taxes ensures the strength of social safety nets which can count towards socio-economic development. Be that as it is the planned behavior lenses orients the disparity from the interplay of attitudes and perceived behavioral control. Unlike developed countries, in Zimbabwe the withholding of tax on betting introduced in the 2025 budget speech is viewed as a supplementary financial burden solely due to the absence of alternatives leading to low intentions to comply.

The participants also highlighted the decision to gamble and the perception of the withholding tax on betting as influenced by a complex array of social and cultural factors socio-cultural. As the verbatim of the participants highlighted gambling is a subculture which is being maintained through continuous learning and association. This resonates with the research conducted by (Mariotti & Paterson, 2020) where gambling creates a subculture on individuals as the gamblers tend to share particular patterns and even their way of living the society. Even in Western countries such as New Zealand, (Reith, 2018) acknowledged that the social factors such as the need for social interaction and connection. However, the planned behavior thesis postulates that the subjective norms and diverse behaviors central to social groups increase more pressure on individuals thereby participating in gambling.

More so, the participants also demonstrated the distrust in the government's ability to transparently manage tax revenues as a major challenge. The participants raised the question pertaining to the core use of the collected money from the withholding betting tax echoed in the 2025 budget speech. The issue of the use of gambling

tax can be aligned with the study conducted by (Collins & Barr, 2019) which stipulated that the skepticism pertaining to government accountability eroded public support for gambling-related taxes. Even (Shaffer, et al, 2020) acknowledged that taxpayers' in Canada money were channeled in other ways, and the civilians lost faith in the government, a reason that saw them call for changes in the system of governance. Connectively to that, the scandals in developing countries whereby governmental figures can spend the finances collected from taxes yet there are just small amounts also increases the point of question towards the accountability of proposed 10% structured fee for betting tax. This positions the element of gambling taxes as self-revenue-driven rather than welfare-driven (Grinols, 2004). Despite such, studies from the first-world nations report that the levels of public trust in government facilitated the acceptance and accountability of gambling tax (Reith, 2018). The theory of planned behavior even anticipates the core theorem of subjective norms that reflect societal expectations and trust. In the case of developing countries, in Zimbabwe for instance in which the struggles of government persist subjective norms clash with compliance with the tax as societal expectations of accountability are unmet. Henceforth, such trends can drive gamblers to more risky and unauthorized settings in which tax doesn't exist.

Be that as it is, the proposed introduction of the withholding tax on betting in Zimbabwe in 2025 has led some gamblers to consider resorting to alternative forms of gambling, such as illegal or unregulated betting operations. This trend mostly centered on the escapism of taxation to free winnings mirrors findings from (Patil et al, 2021) in which excessive taxation and regulatory measures encouraged gamblers to search for unregistered gambling operations. Similarly, the same case is also anticipated in New Zealand in which a number of individuals deserted from registered casinos into street activities which ensures less costs on gamblers (Reith, 2018). Streaming from that, the current position of Zimbabwe bears more opportunities for gamblers to desert from local based gambling operations such as Mwos, Africa bet and Betz bets due to withholding of tax into other money generating activities in the streets such as bottle top games and pool betting. Therefore, such circumstances can also explained by the planned behavior lenses which draws the attitudes of gamblers controlled by perceived behavior and the situation at hand driving the shift from registered gambling to unregistered gambling activities.

The findings also highlighted the suggestions proffered by the participant's towards the matter of withholding of betting tax introduced in the 2025 budget speech. The government must consider alternative approaches to taxation, such as a flat rate tax on betting operators rather than a withholding tax on individual gamblers. Such prescriptions are functional as they resonates with the study conducted by (Eddington, 1999) who anticipated that taxing betting operators ensures efficiency as it doesn't directly affect individual participation thereby not limiting market behavior and economic stability. Even the study conducted by (Williams & Siegel, 2013) postulated that flat tax has prevented the rise of underground gambling which results in to breathe of social ills such as high crime rates and murder cases. This is also aligns with the planned behavior thesis in which the perceived control of the behavior is rooted in fair taxation which directly reduces the control of negative social pathology such as high crime rates.

9. Recommendations

The study makes the following recommendations;

- The government must implement flat tax on betting operators rather than an individual tax.
- Strengthening regulatory frameworks in order to regulate unlicensed gambling.
- Collaboration with other stakeholders in helping problem gambling thereby placement of social workers and psychologists on every betting operation.
- The Government must implement a clear feedback mechanism on betting tax usage and must ensure that the operator's tax directly benefits the community development.
- Funding of youth financial grants for sustainable livelihoods

10. Conclusion

The study highlighted the multifaceted implications of the withholding tax with regard to betting in Zimbabwe while giving much attention on the social impact on bettors. These existences demonstrate that the participants believe that the tax is unfair and would likely to have negative economical implications since it affects only the poor gamblers rather than enhancing their economic situation. Further, the study reveals different degrees of belief in the government sincerity in implementing the taxes, whereby, some view the tax as a mere way of generating more revenues rather than efforts towards preventing irresponsible gambling. The withholding tax also harbors some risks of negative externalities such as decreased betting and ascendancy to illegal betting, and instability in the authorized betting market. A number of social and cultural factors only add to this problem, as gambling is considered a survival tool or recreation, and the tax will defeat this attitude. To overcome these challenges, the study recommends that government should implement measures including; replacing taxes levied on betting consumers with those borne by betting operators, improving the current regulatory system, collaborating with stakeholders in helping problem gambling, clear feedback mechanism on betting tax usage and funding of youth financial grants for sustainable livelihoods.

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