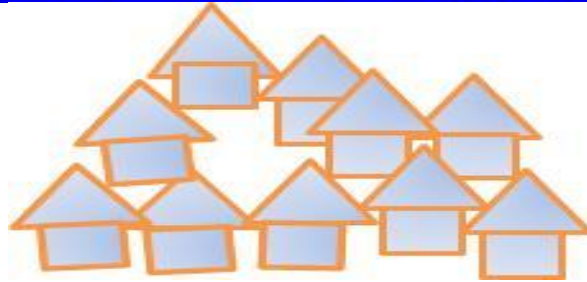
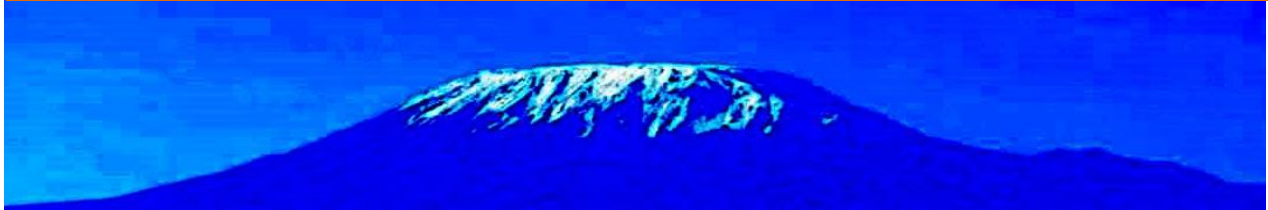


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# Effects of Alcohol Abuse on Families' Financial Stability: A Sociological Inquiry in Tanzania

Naomi H. Isanzu<sup>1</sup>

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Alcohol abuse presents significant challenges at the individual, family, and community levels on a global scale, adversely affecting physical health, psychological well-being, and socioeconomic stability. Despite a variety of measures implemented by governments, the prevalence of alcohol abuse continues to rise. This qualitative investigation critically examines the impact of alcohol abuse on family financial stability, with a particular focus on expenditure patterns and overall economic well-being. The study engaged 32 informants, including family members and community leaders, who were selected through purposive and snowball sampling techniques. Data collection techniques encompassed in-depth interviews and focus group discussions, facilitating a comprehensive exploration of the subject matter. Thematic analysis of the gathered data revealed five themes: low productivity, criminal justice expenses, medical expenses, debts, and property damage. The findings indicate the myriad ways in which alcohol abuse undermines family productivity, all of which collectively contribute to financial instability. By applying functionalism theory as a framework for analysis, this study emphasizes the necessity for targeted interventions aimed at addressing alcohol abuse. It also advocates for a critical reassessment of existing laws and regulations to mitigate the effects of alcohol abuse, thereby enhancing the overall health and stability of communities affected by this pervasive issue.

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## 1.0 Introduction

Alcohol abuse refers to the consumption of alcoholic beverages in quantities that result in various adverse effects on an individual's physical health, psychological state, and interpersonal relationships (Donroe & Edelman, 2022). It is a pervasive social issue that impacts individuals, families, and communities globally (Uzohkov et al., 2022). The World Health Organization (2019) estimates that approximately 3 million deaths occur each year due to alcohol-related causes worldwide. In their research conducted in India, Chinnusamy et al. (2021) found significant correlations between alcohol abuse, domestic disputes, and psychological disorders, such as anxiety and depression. Similarly, Johannessen et al. (2022) highlighted in their Norwegian study the adverse effects of alcohol on familial relationships and mental health, noting a rise in conflicts among spouses and children, as well as heightened risks of serious psychological issues, including suicidal ideation. In South Korea, Cho (2022) emphasized more considerable societal consequences, identifying lost productivity and increased unemployment as critical impacts of alcohol abuse. Gorski et al. (2016) explored a range of associated social issues in the United States, such as violence, neglect, and psychological distress stemming from alcohol abuse.

Research focused on the implications of alcohol consumption for financial stability in Africa, particularly in Sub-Saharan Africa, reveals both social and economic challenges. Tchoffo and Nkemgha (2021) investigated the relationship between alcohol consumption and economic growth in 32 Sub-Saharan African countries, concluding that while moderate alcohol use may initially foster economic growth, excessive consumption results in negative economic ramifications. Their findings illustrate the necessity of managing drinking behaviours to maintain financial health. Additionally, Ahulu et al. (2021) noted that financial stability plays a critical role in economic growth, advocating for robust financial regulations to counteract the adverse impacts of alcohol abuse on economic performance. The aggressive marketing of alcoholic beverages throughout Africa further exacerbates consumption rates and related health issues, thereby straining public health systems and escalating health-related expenses (Morojele et al., 2021). Nonetheless, enforcement of alcohol control strategies remains inconsistent across many African nations, perpetuating ongoing economic and social difficulties related to alcohol abuse (Mupara et al., 2022; Mushi et al., 2022; Peer, 2017).

In Tanzania, the ramifications of alcohol abuse are particularly pronounced, significantly affecting public health and socio-economic conditions (Pauley et al., 2023). Alcohol consumption is frequently integrated into social and familial rituals within Tanzanian communities (Osaki et al., 2018); however, its misuse has been correlated with numerous negative consequences for both individuals and their families. In response to the challenges posed by alcohol abuse, the Tanzanian government introduced the Liquor Intoxicating Act of 1968 to regulate the production, marketing, and consumption of alcohol. This legislation included provisions prohibiting the importation and sale of certain alcoholic products and established a minimum legal drinking age under the Child Law enacted in 2009. Additionally, the government instituted restrictions on hours of alcohol sale, mandated health warnings on alcohol packaging, and launched health promotion campaigns aimed at public awareness (URT, 2009). Despite these interventions, the prevalence of alcohol abuse continues to rise (World Health Organization, 2018). Numerous studies conducted in Tanzania highlight the detrimental effects of alcohol abuse on families, including increased incidence of injuries (Mundenga et al., 2019; Pauley et al., 2023; Staton et al., 2018; Staton et al., 2020), gender-based violence (Lichtwarck et al., 2023), decline in work productivity (Mwita et al., 2022), poor medication adherence (Simon et al., 2021), and engagement in risky behaviors (Sommer et al., 2019; Zhao et al., 2020). However, while extensive research has documented these individual-level effects, there remains a notable void in the literature addressing the impact of alcohol abuse on the financial stability of families. This sociological inquiry aims to fill this gap by examining the broader socio-cultural context of alcohol abuse's

effects on family financial stability in Moshi, Tanzania, specifically analysing how alcohol consumption has influenced family expenditure patterns and overall economic well-being in the region

### **1.1 Statement of the Problem**

Alcohol abuse represents a profound public health challenge that extends beyond individual health concerns, significantly impacting familial financial stability and broader socioeconomic conditions. In Tanzania, particularly in Moshi, the financial repercussions of alcohol misuse are evident through increased health-related expenditures, diminished productivity, mounting criminal justice costs, accumulating debts, and property damage. Despite the Tanzanian government's efforts to regulate alcohol consumption through legislation and public health initiatives, these measures have proven inadequate in curtailing the rising rates of alcohol abuse and its associated economic impacts.

Recent studies have highlighted how financial strain can ripple through families impacted by alcohol dependency, resulting in the diversion of essential resources away from basic needs—such as food, education, and healthcare—toward alcohol purchases and related expenses (Meier et al., 2023; Pauley et al., 2023). For instance, a study by Mwita et al. (2022) noted that households experiencing alcohol abuse often face unanticipated medical costs due to health issues stemming from excessive drinking, further destabilizing their financial situation. Moreover, criminal behaviours linked to alcohol abuse can impose significant legal and financial burdens on families, as emphasized in research by Chinnusamy et al. (2021), which identified a clear trajectory from substance abuse to increased criminality and its consequent penalties. Families with alcoholic members find themselves frequently facing legal costs associated with court fees, fines, and even incarceration, draining resources that would otherwise contribute to the household's financial well-being (Zhao et al., 2020).

Despite the breadth of literature documenting the negative outcomes of alcohol misuse on individual and community levels, there remains a notable void in the research explicitly addressing the dynamics of familial financial health in the Tanzanian context. Understanding how these economic pressures manifest and exacerbate issues like poverty and instability within families (Mundenga et al., 2019; Staton et al., 2020) is crucial.

Given the complexities of alcohol abuse and its multifaceted impacts, there is an urgent need for comprehensive sociological inquiry into its specific effects on the socioeconomic stability of families in Moshi. Understanding these dynamics is vital for the development of targeted interventions and policies aimed at mitigating the financial consequences of alcohol misuse and promoting healthier family structures and community resilience.

### **1.2 Theoretical Literature Review**

This study is grounded in functionalism theory, initially established by the French sociologist Émile Durkheim during the late 19th and early 20th centuries. Functionalism posits that society operates as a complex system made up of interconnected components, each fulfilling a specific role that contributes to the overall stability and equilibrium of the social structure (Akpoh, 2021; Giddens et al., 2017). Within this framework, alcohol abuse can be viewed as a dysfunction that interferes with the normative functioning of the family unit and, by extension, the broader societal fabric.

At the familial level, alcohol abuse disrupts established roles and responsibilities, undermining traditional family dynamics and social control mechanisms. This can result in increased deviant behavior among family members, which, in turn, fosters financial instability, emotional distress, and relational discord (Berger, 2022; Gorski et al., 2016). Economically, the impacts of alcohol

abuse manifest through diminished productivity, escalating expenses, and an increased burden on household finances (Gorski et al., 2016; Kendler et al., 2017).

Socially, the consequences can extend beyond the family, further damaging relationships within the community. As families cope with the fallout from alcohol abuse, they may experience isolation, conflict, and a degradation of social solidarity (Mundenga et al., 2019; Tchoffo & Nkemgha, 2021). These dynamics highlight the critical need to understand alcohol abuse not just as an individual issue, but as a phenomenon that can destabilize entire families and communities, which aligns with the core tenets of functionalism.

### **1.3 Empirical Literature Review**

The impact of alcohol abuse on familial financial stability has become an increasingly explored domain within sociological inquiry. Recent studies have outlined the multifaceted consequences of alcohol dependency, emphasizing its detrimental effects on both individual well-being and broader social networks. For instance, Daněk et al., (2024), Chinnusamy et al. (2021) and Marusic et al., (2024) underscored the correlation between alcohol consumption and adverse domestic dynamics, revealing how familial relationships suffer under the weight of substance abuse, leading to complex financial repercussions. Parallel findings by Tchoffo and Nkemgha (2021) pointed out that in excess, alcohol consumption is a drain on economic resources which not only impacts the consumer but exacerbates strain on family finances, often leading to a cycle of poverty and indebtedness. This literature signals a rising recognition of alcohol abuse as a social dysfunction undermining family units, warranting further exploration of its influences on financial health.

Despite the widespread acknowledgement of alcohol-related economic impacts, particularly in the African context, there remains a notable gap in research focusing specifically on familial financial instability stemming from such abuse. For example, researchers like Mupara et al. (2022) and Mushi et al. (2022) have highlighted systemic challenges exacerbated by increased consumption and weak regulatory frameworks in African countries, resulting in stretched public health resources and increased familial financial outlays. This aligns with the work of Olutola (2022), who illustrated the relationship between alcohol abuse, poverty, and social disintegration. However, the exploration of how these broader social determinants translate specifically into financial strains at the household level is limited, underscoring the necessity of investigations that delve deeper into personal narratives and economic behaviors surrounding alcohol use.

In the context of Tanzania, recent studies have evidenced significant ramifications of alcohol misuse extending beyond health and into realms of economic sustainability for families. Pauley et al. (2023) indicated that the interplay between health costs associated with alcohol-related ailments and the economic outputs of family members adversely affected by alcohol abuse creates a dire financial situation. Furthermore, as noted by Staton et al. (2020), the cultural integration of alcohol consumption in social rituals can mask the brewing crises within families, complicating acknowledgment, and intervention efforts. The present study's focus on the socio-economic implications of alcohol use reflects a crucial dimension in the conversation about alcohol policies and public health strategy, reinforcing the urgency for targeted interventions to mitigate these adverse financial consequences for families in communities like Moshi, Tanzania.

## **3.0 Methods**

### **3.1 Research Approach**

This study employed a quantitative research approach to collect data aimed at examining the effects of alcohol abuse on families' financial stability. While quantitative methods are pivotal for statistical analysis, qualitative insights were necessary to explore these issues within their natural

context and understand phenomena from the perspective of those experiencing them (Lahiri, 2023). Consequently, this sociological investigation relied on the perspectives of informants, gathered through face-to-face interactions, to gain deeper insights into their thoughts, beliefs, opinions, and emotions regarding their lived experiences. This qualitative aspect ensured the collection of high-quality, in-depth data on how alcohol abuse affects financial stability, providing the flexibility to engage with information-rich participants in the study area. From a qualitative viewpoint, alcohol abuse is seen as influenced by individuals' interpretations of their lifestyles. Thus, exploring the reasons behind their alcohol consumption and its impacts necessitated an examination of the phenomenon from their perspectives.

### **3.2 Research Design**

The study was guided by an exploratory research design. This design emphasizes the discovery of ideas and insights related to specific phenomena, making it particularly useful for topics that are new or not well understood (Kothari, 2019). The choice of this design was appropriate for this study, as the effects of alcohol abuse on families' financial stability have not been extensively researched in Tanzania.

### **3.3 Study Area**

The research was conducted in Msaranga Ward, located in Moshi Municipality within the Kilimanjaro region of Tanzania. Moshi, a city in northern Tanzania, has a population of approximately 1,861,934 (URT, 2022), with the Chagga ethnic group being the predominant demographic. This region was selected due to its notably high alcohol consumption rates—22.8% among men and 7.7% among women—far exceeding the national averages of 9.3% and 1.9%, respectively. Additionally, Moshi Municipality has the highest rate of alcohol abuse in Tanzania, with rates approximately 2.5 times greater than the national average (Meier et al., n.d.). The rise in alcohol consumption in this area is partly attributed to the Chagga people's strong drinking traditions and the early introduction of alcohol to children (Staton et al., 2020). Msaranga Ward was specifically chosen for its high concentration of alcohol production facilities and its status as a central hub for alcohol production, marketing, and consumption in Moshi Municipality. Local beverages such as bunimbundi, banana wine, maize beer, and illicit brews like gongo and counterfeit spirits are readily available (Staton et al., 2020). These factors made Msaranga Ward an ideal location for gathering pertinent information on alcohol abuse.

### **3.4 Target Population and Sample Size**

The target population for this study consisted of residents of Msaranga Ward, with a particular focus on family members. Community leaders were also included as participants to gain a comprehensive understanding of the issue. While family members shared insights from their personal experiences, community leaders contributed their expertise and knowledge regarding family dynamics relevant to their professional roles within the ward. A total of 32 informants participated in the study, comprising 29 family members and 3 community leaders, with data collection continuing until saturation was achieved.

### **3.5 Sampling Procedures**

Informants for this study were selected using purposive and snowball sampling techniques. Purposive sampling was employed to identify families with alcoholic members and key informants, ensuring access to individuals with relevant knowledge and experience regarding family issues (Isaac, n.d.; Thomas, 2022). Subsequently, snowball sampling was used to recruit additional family members. In this method, initial participants were asked to recommend others who met the study criteria (Mweshi & Sakyi, 2020). Specifically, the researcher requested a community leader to introduce the researcher to the first family with an alcoholic member. Additional participants were identified through referrals from previously interviewed family members until data saturation



was reached. This approach was particularly suitable given the sensitive nature of the study, as families with alcoholic members deserved privacy and the protection of their dignity; snowball sampling often works effectively in these contexts.

### **3.6 Data Collection Methods**

Data were collected through in-depth interviews and focus group discussions (FGDs). In-depth interviews were designed to explore the unique experiences and perceptions of selected family members and key informants regarding alcohol abuse and its impacts on family financial stability. FGDs facilitated direct interaction among family members, allowing them to share their perspectives. This combined methodological approach proved beneficial as it provided a comprehensive overview of the financial challenges faced by families affected by alcohol abuse. Individual experiences shared during the interviews were compared with the dynamics observed in the FGDs, while themes identified in the interviews were further examined within the FGDs, thereby enhancing the understanding of the social context surrounding alcohol abuse and its implications for families' financial well-being.

### **3.7 Data Analysis**

The collected data were transcribed and analysed using thematic analysis, utilizing NVivo 8 software for qualitative analysis (Lochmiller, 2021). This process involved coding the data to identify recurring themes or categories. Five primary themes emerged from the analysis: low productivity, criminal justice expenses, medical costs, debts, and property damage. These themes served as the foundational framework guiding the presentation of the findings and the ensuing discussions.

### **3.8 Ethical Issues and Considerations**

Ethical clearance for the study was obtained from the Kilimanjaro Regional Administrative Secretary and the Moshi Municipal Director. Prior to conducting interviews and focus group discussions, informed consent was secured from all participants. The researcher provided a detailed explanation of the study's nature, purpose, and the information required, ensuring participants understood their right to voluntarily participate. For participants unable to read or write, verbal consent was obtained and recorded during the interviews.

## **4.0 Results and Discussion**

### **4.1 Results**

This study explored the effects of alcohol abuse on families' financial stability particularly how alcohol abuse influences family expenditure patterns and the overall economic well-being of families. The data collection process began by inquiring whether family members spent their income on alcohol-related matters and how the expenditure patterns affected their families. During in-depth interviews and focus group discussions, all family members confirmed that alcohol abuse contributed to financial instability within families. This was attributed to increased spending on alcohol, as well as the tendency for abusers to use their income unwisely. The five emerging themes are discussed in detail in the subsequent sections.

#### **Low Productivity**

In this study, participants explained that family welfare is linked to individual members' capacity to participate in income-generating activities. Alcohol abuse disrupts this dynamic, as many abusers lose their ability to contribute due to several reasons, such as poor health which reduces their physical capacity and efficiency, absenteeism from work due to hangovers, and even job loss. The following comment from one participant during the focus group discussion supports this argument:

In many families, especially among young people, the labour force is completely depleted due to alcohol abuse. Abusers become so weak that they cannot perform tough tasks. Some are fired for alcohol-related reasons, and others lose their customers' trust due to misbehaving when they are drunk. Consequently, most of them lack a sustainable income and cannot contribute to their families, instead, they become a financial burden to the families.

Supporting this argument, a woman described the negative impact of alcohol abuse on family productivity:

My deceased husband suffered from liver failure, which was a result of alcohol abuse. Doctors advised him to stop working to regain his strength so our families' financial standing declined. Therefore, to support my family, I began running small businesses to sustain my family.

The above statements, demonstrate the cyclical pattern of alcohol abuse within families, indicating its effects that transcend beyond the individual level, affecting the financial well-being and overall functioning of the family unit.

### **Criminal Justice Expenses**

Participants in this study unanimously stated that alcohol abuse fuels criminal behaviour. In-depth discussions with participants revealed the significant financial burden borne by families with alcoholic members due to criminal justice expenses. These costs stem from the alcoholic behaviour of family members, which led to involvement in criminal activities like fighting, gambling, and drug dealing. In some instances, to fund their alcohol habit, abusers resorted to theft, further escalating the financial strain on the family. Ultimately, these criminal activities often led to legal consequences, forcing family members to bear the financial burden of court fines, legal fees, or even prison costs levied against the abuser. One participant explained the following during an interview:

An incident occurred here about three months ago; police officers were conducting their regular operations. Unfortunately, my son was caught within the locality taking illicit brew. During the process of apprehending him, he fought with the police officers and he was finally arrested and detained. For three years, our family faced legal proceedings involving court appearances, associated costs, and legal fees. Ultimately, we were required to pay a fine of 1,500,000/= Tsh to prevent my son from being imprisoned.

Some participants expressed deep concern about the financial choices made by alcoholic family members. One female participant described a family's situation in this excerpt:

Every shilling he earns is spent on alcohol. Basic needs like food and housing are neglected. The family finances decrease day by day as he wastes money on alcohol with friends. He has no concept of budgeting for family matters.

The above interviewee's statement points out that alcohol expenditure affects family finances. Abusers often lose control over their spending, prioritizing alcohol over other essential needs. This lack of planning and poor budgeting directly impacts family welfare. Generally, the findings confirm that in most cases, alcoholic members get in contact with the law, and families acquire costs for court procedures. Families spend their income to protect their members from going to jail, so the family income is spent on alcohol-related matters and leaves family welfare in trouble.

## Medical Expenses

Findings from this study revealed that many families in the study area allocate a portion of their finances to medical services due to alcohol abuse, as they had to attend hospitals to get treatment for various health problems frequently. Participants further explained that treatment costs are high, particularly for diseases requiring ongoing medical attention and hospital admittance. For example, a young man was quoted saying:

We spent a lot of money treating our father who was suffering from kidney failure, because of his alcohol abuse. This condition required weekly dialysis treatments at KCMC, costing our family Tsh. 250,000 every week. These expenses were a tremendous financial burden for us. To afford his treatments, family members made the difficult decision to sell our rice farm in Mandaka. Despite our sacrifices, our father sadly passed away.

In some extreme cases, where alcohol has led to serious addiction and mental health issues, families incur large costs for rehabilitation services. These costs arise when families pay high fees for programs that help their loved ones overcome alcohol abuse and return to normality. A participant in a focus group discussion highlighted this point by sharing an example from Safe House, a rehabilitation centre located in Siha District. The centre charges up to 300,000 Tanzanian shillings per month and requires a minimum six-month stay. This translates to a substantial financial burden for families

My brother stayed in a rehabilitation centre for eleven months, and the family had to pay almost 3,300,000/= Tanzania shillings in fees, not including additional charges. Unfortunately, he slipped back into his drinking habits. It was very painful considering the expense the family had shouldered, but there is nothing more we can do. We love him and did our best to help.

The participant raised relevant comments about alcohol-related medical costs and how this caused financial instability in families due to large bills paid for rehabilitation services. It was also asserted that in some cases, families had to sell family assets, which could help in income generation, the family income did not match the medical expenses.

## Debts

The study also found that alcohol abuse can lead to family debts. Participants explained that in situations where their family members who are alcohol abusers steal or cause damage to neighbours or community property due to misbehaviour, the families were forced to replace the stolen goods or borrow money to compensate the victims. In other cases, alcoholic family members joined microfinance groups like BRACK or ECLOF to borrow money for business plans. However, when they failed to repay the loan, the group confiscated the families' properties to cover the debt. In such situations, to avoid family shame and losing their belongings, family members took responsibility for repaying the debt on behalf of the alcoholic relative. This point was explained by the ward executive officer in the interview:

I normally receive a lot of debt cases in my office related to claims caused by alcohol abuse. For example, one man was given a motorcycle commonly known as *bodaboda* on contractual grounds, but he did not work for even a month unfortunately within a month the business collapsed because he spent all the money, he made from the *bodaboda* business on alcohol. He would park the motorcycle and drink during working hours, making it difficult for him to earn any income. The family decided to repay the debt on his behalf to resolve the matter.

Similarly, most participants mentioned gambling as a common behaviour linked to alcohol abuse that contributes to families' financial struggles through debt. They explained that slot machines, commonly found in liquor shops have become a favourite pastime for alcohol abusers. In the hope of winning someday, these individuals gamble large amounts daily, impacting both their personal and family income. Sometimes, abusers gamble away important family possessions to continue playing, ultimately failing to repay the debts. In these cases, families are forced to intervene to resolve the situation. Consequently, this led to the loss of personal property, legal issues, and a worsening family financial situation. One participant explained the following in a focus group discussion:

Many alcohol abusers often fall into gambling, especially betting. In many instances, gambling leads to alcohol abusers placing family assets on bond so that they can get money for betting and drinking and eventually failing to recover the assets.

### **Property Damage**

The findings of this study have also revealed a link between alcohol abuse and property damage. Participants explained that they experienced property damage at two levels: within the family, the broader community, or among neighbours. Alcohol abusers may damage family items like pots, glasses, and furniture during conflicts or disputes. Consequently, the families incur expenses in replacing these items or repairing damaged furniture. A head of the family was quoted saying:

I have replaced door locks more than four times because of the alcohol abuse behaviour of my son. Every time he comes from the bar, he causes trouble and drama in the house, destroying properties worth a fortune. His violent behaviour has cost us losses because when he is drunk, he causes a lot of damage.

At the community level, participants explained that alcohol abusers damaged properties belonging to neighbours and bar owners during quarrels and fights. These include cars, glasses, TVs, computers, and other items. This was noted during an interview with a community leader.

One day, there was a fight at Forest Bar. A man became violent due to his drunkenness as a result he broke a television, beer bottles, office chairs, and customers' car mirrors. The damage amounted to approximately three million Tanzanian shillings. Since he did not have the money to pay, his family members had to contribute to settle the issue with the bar owner.

As the above statement highlights, the property damage and asset destruction caused by alcohol abuse forced many families to incur costs for repairs or replacements. Consequently, this destabilizes the families' finances.

## **4.2 Discussion**

The objective of this study was to explore the effects of alcohol on families' financial stability in Moshi. Through in-depth interviews and focus group discussions, it became evident that alcohol abuse significantly contributes to financial instability within families. This instability stems from various factors, including low productivity, criminal justice expenses, medical costs, debt, and property damage.

The findings of this study indicated that alcohol abuse detrimentally affects productivity within families. Individuals facing alcohol-related health issues or job loss often become unable to contribute to the family's income. This loss creates financial strain, perpetuating a cycle of dependence and burden within the family structure. Consistent with this, research by Manthey et al. (2016) and Kendler et al. (2017) reveals that alcohol consumption can negatively impact productivity, resulting in increased unemployment rates, early retirement, reduced individual income, and higher disability claims. Chen et al. (2021) also highlighted low productivity because of alcohol abuse, yet their study specifically examined the relationship with unemployment, suggesting an intersection of issues that contribute to financial instability.

The participants of this study not only indicated the personal financial burden stemming from low productivity but also emphasized the economic implications of criminal justice expenses associated with alcohol-related behaviours. Alcohol abuse increases individuals' likelihood of engaging in criminal activities such as fighting, gambling, and theft, which often leads to legal consequences. Families are then forced to allocate financial resources that would typically cover basic needs—like food, shelter, and education—to address court fines, legal fees, and even prison expenses. This aligns with findings from Almoqbil et al. (2020), Andrade et al. (2023), Bagaric & Gopalan (2016), Franke et al. (2022), Mayer et al. (2023), and Putri et al., (2023) who elucidated the link between alcohol abuse and criminality. However, unlike the present study, these studies did not specifically delineate how such consequences lead to financial instability within families.

Additionally, this study revealed that families incur substantial medical expenses as a direct result of alcohol-related health issues. As noted by Ozluk et al. (2022) and Miquel et al. (2018), a diagnosis linked to alcohol can indeed escalate medical costs for both individuals and their families. Tripathy (2019) echoed this sentiment, reporting that health complications stemming from alcohol abuse often require frequent hospital visits or significant long-term care, including expensive treatments like dialysis. Participants in this study also highlighted the financial burden of rehabilitation programs needed to support alcoholic family members in overcoming addiction. Contrarily, Scheuter et al. (2020) argued that the costs associated with rehabilitation primarily fall on the government rather than on families, suggesting a divergence in the perceived financial responsibilities associated with this issue. Meanwhile, Peterson et al. (2021) and Manthey et al. (2016) mentioned that medical expenses are typically incurred by individuals with alcohol use disorders, underscoring the potential for ripple effects on family finances.

The study further illustrated that families in Moshi also bear the weight of debts accrued by alcoholic members. Alcohol abuse can lead to significant financial obligations, as individuals might engage in theft, gambling, or overspending. Consequently, families often shoulder financial repercussions, such as assuming debts or repaying stolen properties, to preserve their reputation and protect the alcoholic individual from facing the community's judgment. These findings resonate with the work of Chinnusamy et al. (2021), Jääskeläinen et al. (2016), and Tripathy (2019), who noted that alcohol abuse often results in excessive spending, pushing abusers beyond their income capacities and exacerbating overall family debt. This reality can compel families to provide financial assistance, further destabilizing their financial situation.

When intoxicated, alcohol abusers may exhibit disruptive behaviour, leading to conflicts and often resulting in property damage. Families must then bear the costs of repairs or replacements, which compounds their financial challenges. This phenomenon aligns with Burton et al. (2019), who documented that property damage resulting from alcohol-related incidents poses significant financial burdens on affected individuals. Mahugu et al. (2016) also highlighted the association

between alcohol abuse and property damage, although they noted that their findings did not indicate any direct financial consequences for family members.

Overall, these findings align with the principles of functionalism, which emphasizes how societal stability and order are maintained. By examining the impact of alcohol abuse on families' financial stability in Moshi, Tanzania, this study illustrates the broader implications of substance abuse on social cohesion and family well-being. The interplay of alcohol abuse and its multifaceted financial repercussions underscores the need for comprehensive interventions aimed at supporting families grappling with these challenges, reinforcing the importance of addressing this prevalent issue in both academic discourse and policy frameworks.

## **5.0 Conclusion and Recommendations**

### **5.1 Conclusion**

This study has illuminated the significant impact of alcohol abuse on families' financial stability in Moshi, Tanzania. It demonstrates that alcohol misuse leads to a diversion of essential resources away from meeting basic family needs—such as food, shelter, and education—to mitigate the financial burdens created by alcoholic family members. The consequences include decreased productivity, increased criminal justice costs, substantial medical expenses, accumulation of debt, and property damage. These findings underscore the necessity for a comprehensive, multifaceted approach to address the root causes of alcohol abuse and its cascading economic effects. By effectively tackling alcohol abuse, policymakers and community leaders can enhance the financial well-being of families, ultimately contributing to broader social and economic development.

### **5.2 Recommendations**

To mitigate the devastating effects of alcohol abuse on families and their financial stability, the following recommendations are proposed:

- a. The government should thoroughly review and revise existing laws related to alcohol production, sale, and consumption. More stringent regulations should be implemented, including tighter control over marketing and distribution, particularly targeting vulnerable populations, such as youth.
- b. Community-based prevention programs targeting alcohol abuse should be initiated. These programs could focus on educating families and the broader community about the risks associated with alcohol misuse. Prevention initiatives should also involve schools and local organisations to foster a responsible drinking culture.
- c. Enhanced access to affordable treatment for alcohol dependency should be prioritized. Establishing more rehabilitation centres that offer comprehensive support services—including counselling, medical care, and social reintegration programs—can help families recover from the effects of alcoholism.
- d. Economic empowerment initiatives should be a priority to help families adjust to the financial burdens of alcohol abuse. Providing skills training and financial literacy programs would enable families to navigate their economic challenges better and reduce dependency on their alcoholic relatives.
- e. Community support networks should be developed to assist families grappling with the adverse effects of alcohol abuse. These networks could provide emotional support, practical assistance, and resources to help families cope with the financial strain associated with alcohol dependence.
- f. Future research should focus on longitudinal studies examining the socio-economic impacts of alcohol abuse over time, further exploring effective interventions and their long-term outcomes. Continuous data collection can help in understanding the evolving nature of alcohol abuse and its repercussions on families in Tanzania.

- g. Public health campaigns aimed at raising awareness about the societal consequences of alcohol abuse should be intensified. This includes showcasing personal narratives of affected families, which can resonate with the wider community and encourage more individuals to seek help or change their drinking behaviours.

By addressing these key areas, stakeholders can work collaboratively to reduce the prevalence of alcohol abuse, ultimately fostering healthier families and communities and enhancing financial stability in Moshi and beyond.

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## Policy Brief Addressing Alcohol Abuse in Tanzania

### Introduction

Alcohol abuse poses significant challenges at individual, family, and community levels, adversely affecting physical health, psychological well-being, and socioeconomic stability. Despite various measures by governments, the prevalence of alcohol abuse continues to rise. This brief examines the impact of alcohol abuse on family financial stability in Moshi, Tanzania, and provides recommendations for targeted interventions.

### Key Findings

A qualitative investigation involving 32 informants, including family members and community leaders, revealed the following themes:

1. **Low Productivity:** Alcohol abuse reduces individual productivity, impacting family income.
2. **Criminal Justice Expenses:** Increased involvement in criminal activities leads to higher legal costs.
3. **Medical Expenses:** Health issues related to alcohol abuse result in substantial medical costs.
4. **Debts:** Families accumulate debt due to the financial strain caused by alcohol abuse.
5. **Property Damage:** Alcohol-related incidents often lead to property damage, adding to financial burdens.

Alcohol abuse diverts essential resources from basic family needs such as food, shelter, and education, leading to decreased productivity, increased criminal justice costs, substantial medical expenses, accumulation of debt, and property damage. A comprehensive, multifaceted approach is necessary to address the root causes of alcohol abuse and its economic effects.

### Recommendations

1. **Review and Revise Alcohol Laws:** Implement more stringent regulations on alcohol production, sale, and consumption, with tighter control over marketing and distribution, especially targeting vulnerable populations like youth.
2. **Community-Based Prevention Programs:** Initiate programs to educate families and communities about the risks of alcohol misuse, involving schools and local organizations to foster a responsible drinking culture.
3. **Enhanced Access to Treatment:** Prioritize affordable treatment for alcohol dependency by establishing more rehabilitation centres offering comprehensive support services, including counselling, medical care, and social reintegration programs.
4. **Economic Empowerment Initiatives:** Provide skills training and financial literacy programs to help families navigate economic challenges and reduce dependency on alcoholic relatives.
5. **Community Support Networks:** Develop networks to provide emotional support, practical assistance, and resources to families coping with the financial strain of alcohol dependence.
6. **Future Research:** Conduct longitudinal studies on the socio-economic impacts of alcohol abuse and effective interventions, with continuous data collection to understand the evolving nature of alcohol abuse.
7. **Public Health Campaigns:** Intensify campaigns to raise awareness about the societal consequences of alcohol abuse, showcasing personal narratives to resonate with the community and encourage behaviour change.

**Conclusion**

By addressing these key areas, stakeholders can work collaboratively to reduce alcohol abuse, fostering healthier families and communities and enhancing financial stability in Moshi and beyond.