

Review

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Review

Fast Money, Slow Damage: The Psychological and Social Effects of Zambia's Betting Boom on Generation Z

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Abstract

Zambia's sports betting industry has expanded at a historically unprecedented pace, driven by mobile internet penetration, aggressive digital marketing, and entrenched youth unemployment. According to the Zambia Information and Communications Technology Authority (ZICTA), active mobile cellular subscriptions surpassed 23.2 million by the end of 2024, and internet subscriptions reached 13.5 million, creating the digital infrastructure on which online betting depends. Generation Z Zambians (born between 1997 and 2012) constitute the primary demographic drawn into this market, yet the psychological, social, familial, and institutional consequences for this cohort remain empirically under-examined. This study reports findings from a systematic review and netnographic analysis of peer-reviewed literature, newspaper reportage, online news platforms, social media discourse, Google Trends data, and institutional statistical reports published between 2018 and 2025. The analysis, guided by cognitive distortion theory and Merton's social strain theory, identifies six harm domains: illusions of financial autonomy rooted in structural precarity; progressive cognitive distortion sustaining betting escalation; suicidality and crisis following catastrophic financial loss; relational and familial erosion including marital breakdown, theft, and pension depletion; academic and occupational disengagement; and the burden on churches, government, and civil society. The study argues for coordinated multi-stakeholder intervention and proposes evidence-informed policy recommendations for Zambia and comparable sub-Saharan African contexts.

Keywords: sports betting; generation Z; Zambia; cognitive distortion; suicide; family breakdown; systematic review; Netnography; ZICTA; social harm; church; gambling regulation

1. Introduction

The central question motivating this inquiry is not whether sports betting harms young Zambians. The evidence that it does has accumulated across a decade of regional scholarship, journalistic investigation, and social media testimony. The question that remains inadequately answered is how, specifically, it harms them, and through what social, cognitive, and institutional mechanisms the damage accumulates, persists, and transmits across households, communities, and generations. This study addresses that question by synthesising the available evidence from multiple source types into a coherent analytical account of betting harm among Generation Z (Gen Z) in Zambia.

Zambia's gambling sector is regulated under the Betting Control Act, Chapter 166 of the Laws of Zambia, as amended by Act No. 50 of 2021, and overseen by the Betting Control and Licensing Board (BCLB). The BCLB issues Category A licences for land-based operations and Category B licences for online platforms. Despite these structures, Zambia's legislative framework contains a significant gap: no statute explicitly governs online gambling in its digital-native form, creating a permissive environment in which offshore and domestic operators function with limited consumer protection obligations (CMS Law, 2023; iGaming Today, 2024). The legal minimum gambling age is 18, yet industry reports document active platform access by individuals as young as 16

(NigerianEye.com, 2025). In November 2024, Parliament approved a motion to enhance online gambling regulation; in December 2024, the Zambia Institute of Chartered Accountants formally urged the government to regulate betting establishment locations in vulnerable communities (iGaming Afrika, 2024). These legislative signals represent recognition of a problem whose human contours remain poorly mapped in the peer-reviewed literature.

The digital infrastructure enabling this problem has expanded rapidly. ZICTA's 2024 Annual Market Report records 23.2 million active mobile cellular subscriptions (a 9.5 per cent year-on-year increase), 13.5 million internet subscriptions (a 7 per cent increase), and a 33 per cent surge in mobile money transaction volumes (ZICTA, 2024). DataReportal's Digital 2024 report records 6.51 million internet users and notes that Zambia's social media user base grew by 36.5 per cent in a single year (DataReportal, 2024). Google Trends data for Zambia over the 2020 to 2024 period shows sustained high and growing search interest in betting-related queries, with terms including 'sports betting Zambia', 'Betway Zambia', 'Bolabet', 'betPawa', and 'bet today win' among the most consistently searched topics in the country's digital activity profile (Google Trends, 2024). These are not ICT metrics in isolation; they are measures of the velocity with which betting has become a primary digital preoccupation for young Zambians.

Against this digital expansion stands a labour market that chronically fails young people. World Bank data places Zambia's official youth unemployment rate (ages 15 to 24) at 9.89 per cent in 2024 (World Bank, 2024). This figure, while lower than the continental average of 15.7 per cent, reflects only those formally recorded within the labour force. It substantially undercounts the scale of youth precarity in a country where informal, insecure, and poorly compensated work absorbs the majority of working-age youth. Zambia's median population age is 17.4 years (DataReportal, 2024), meaning more than half of all citizens are younger than the legal gambling age. The structural conditions for a youth betting crisis are embedded in Zambia's demographic and economic architecture rather than being exceptional to it.

The scholarly literature on gambling in sub-Saharan Africa has grown substantially since Ssewanyana and Bitanihirwe's (2021) foundational synthesis, which established that 54 per cent of youth across six African countries had engaged in some form of gambling. Bitanihirwe et al. (2022) traced the transformation of the region's gambling sector from traditional community-embedded forms toward individualised, algorithmically-mediated digital wagering. This transformation matters because online formats expose bettors to a higher density of near-miss events, variable reward schedules, and in-play betting mechanics, all of which are established drivers of cognitive distortion and escalating problem gambling severity (Fortune & Goodie, 2012; Clark et al., 2022). Sichali et al. (2023), in a comparative policy analysis across sub-Saharan Africa, found a pervasive regulatory void in the governance of online gambling and its promotion, including in Zambia.

Research directly situated in Zambia remains sparse but instructive. Sakala et al. (2019) studied medical students at the University of Zambia and found that betting was prevalent even among students who understood it constituted a behavioural addiction. This persistence in the face of knowledge points to a central feature of problem gambling: cognitive distortions operate independently of informational awareness. The gambler's fallacy, illusion of control, and availability bias collectively distort probability judgment in ways that sustain betting behaviour even when objective evidence of loss accumulates (Fortune & Goodie, 2012). This study builds on Sakala et al.'s findings and extends the analytical frame to encompass the full range of social and institutional harms that betting produces in Zambia's urban Gen Z population.

This study is guided by three research questions. First, what does the available documentary, digital, and scholarly evidence reveal about the motivations driving Gen Z betting in Zambia? Second, what patterns of psychological harm, including cognitive distortion, suicidality, and crisis, are documented in the literature and public discourse? Third, in what ways does sustained betting engagement affect social relationships, familial structures, educational and occupational trajectories, and the institutional responses of churches, government, and civil society?

2. Methods

2.1. Research Design

This study employs a qualitative systematic review integrated with a netnographic analysis. These two methodological approaches are complementary in design and purpose. The systematic review provides a structured synthesis of the peer-reviewed academic literature, institutional reports, and verifiable statistical data bearing on sports betting harm among Gen Z in Zambia and comparable sub-Saharan African contexts. The netnographic component draws on publicly available online discourse, including social media posts, journalistic coverage, online community narratives, and news reportage, to capture the lived experiences and social meanings that circulate in digital environments around betting in Zambia (Kozinets, 2015; Smith et al., 2023). Netnography, first systematised by Kozinets (2015) and increasingly applied in health and social science research (Smith et al., 2023; Salzmänn-Eriksson & Eriksson, 2023), is particularly well suited to studying populations whose experiences are articulated primarily through digital platforms and whose direct participation in formal research is constrained by stigma, mobility, or resource limitations.

The integration of these two approaches responds directly to the Zambian research context. Direct interview data on Gen Z betting in Zambia are scarce, stigma around gambling disclosures is significant, and the harm experiences documented in the literature are more fully expressed through newspaper testimony, social media narratives, and regional case studies than through formal research instruments. A secondary data synthesis design, incorporating both systematic literature review and netnographic analysis, is therefore epistemologically appropriate and methodologically rigorous for this specific inquiry.

2.2. Systematic Review Protocol

The systematic review component followed an adapted version of the Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA) protocol, as outlined by Lim (2025). Seven academic databases were searched: PubMed, Scopus, Web of Science, PsycINFO, ScienceDirect, Google Scholar, and the African Journals Online (AJOL) database. Search terms were constructed across three conceptual domains: (1) gambling or sports betting or online betting; (2) Zambia or sub-Saharan Africa or southern Africa or Africa; and (3) youth or Generation Z or Gen Z or young people or adolescents. Boolean operators AND and OR were used to combine terms across domains. The search was confined to publications dated between January 2018 and December 2024. Non-English language sources, conference abstracts without full text, and sources without verifiable institutional attribution were excluded. After title and abstract screening, 62 sources were identified for full-text review. Of these, 44 met the inclusion criteria and are incorporated into this analysis. Reasons for exclusion included geographic irrelevance, focus on older adult populations, and duplication of findings already captured in more comprehensive reviews.

2.3. Netnographic Data Collection

The netnographic component involved the systematic collection and thematic analysis of publicly available digital discourse on sports betting harm in Zambia, published between 2020 and 2025. Following Kozinets (2015) and the guidance of Smith et al. (2023), netnographic research on pre-existing online data does not require direct researcher participation in online communities but does require transparent documentation of collection procedures, ethical consideration of data provenance, and reflexive analytical engagement. Data were collected from four categories of online sources. First, Zambian and pan-African online newspapers and news platforms, including the Zambian Business Times, Lusaka Times, Daily Nation Zambia, iGaming Afrika, and Pan African Review. Second, international news platforms covering sub-Saharan African gambling harm, including Thomson Reuters Foundation Context, Willow Health Media, and Play the Game. Third, social media platforms, including publicly accessible Facebook posts, X (formerly Twitter) threads,

and YouTube comment sections, using search terms including 'betting Zambia', 'gambling addiction Zambia', 'sports betting youth Zambia', and 'kukanya ndalama Zambia' (the Nyanja phrase for winning money). Fourth, Google Trends data for Zambia was collected for the period 2020 to 2024 using the terms 'betting', 'sports betting', 'Bolabet', 'Betway Zambia', and 'betPawa'. All collected online material was publicly accessible, anonymised where individual identifiers were present, and analysed without attribution to private individuals, consistent with netnographic ethical guidelines for public data (Kozinets, 2015; Smith et al., 2023).

2.4. Data Analysis

Both the systematic review and netnographic datasets were analysed using reflexive thematic analysis, following Braun and Clarke (2006, 2019). This approach was chosen for its theoretical flexibility, its suitability for synthesising heterogeneous source types, and its capacity to produce analytically integrated rather than merely descriptive accounts. Themes were generated inductively from the data and subsequently interrogated against the theoretical frameworks of cognitive distortion theory and social strain theory. The analysis proceeded through six phases: familiarisation with the corpus through full reading and note-taking; generation of initial codes; searching for candidate themes across coded data; reviewing and refining themes for coherence and differentiation; defining and naming themes; and producing the final integrated account. Analytical decisions were documented throughout in a reflexive log maintained by the researcher.

2.5. Ethical Considerations

Because this study relies exclusively on publicly available secondary sources, it does not involve human participants in the primary research sense. Ethical responsibility in this design concerns, primarily, the accurate and contextually sensitive representation of documented experiences, the avoidance of identifying or stigmatising individuals named in news reports, and the honest attribution of all source material. Where online sources name individuals in relation to gambling harm, suicide, or criminal behaviour, this study refers to such cases at the level of pattern and context rather than individual identification, consistent with responsible secondary research practice. All sources are cited in full and are accessible to readers through the reference list.

3. Results

Six thematic domains emerged from the integrated systematic review and netnographic analysis. These are presented below with supporting evidence drawn from peer-reviewed studies, news reports, institutional data, and social media discourse. Analytical interpretation is reserved for Section 4.

3.1. Theme One: Digital Infrastructure, Google Trends, and the Architecture of Access

The first theme addresses the structural digital conditions that make Zambia's betting boom possible at the population scale. ZICTA's 2024 Annual Market Report documents a 9.5 per cent growth in mobile cellular subscriptions to 23.2 million and a 7 per cent growth in internet subscriptions to 13.5 million within a single year (ZICTA, 2024). Mobile money transaction volumes grew by 33 per cent and values by 8 per cent, consolidating the instant payment infrastructure that makes depositing and withdrawing betting funds indistinguishable from ordinary mobile commerce (ZICTA, 2024). DataReportal (2024) confirms that social media users in Zambia increased by 36.5 per cent between January 2023 and January 2024, providing betting companies with a rapidly expanding audience for digital advertising.

Google Trends data for Zambia over the 2020 to 2024 period reveals a consistent and growing pattern of search interest in betting-related queries. Terms including 'Betway Zambia', 'Bolabet', 'sports betting tips today', and 'betPawa Zambia' maintained sustained high search interest, with peak scores recorded in 2023 and 2024 corresponding to major European football tournament

calendars (Google Trends, 2024). In the same period, search interest in employment-related terms such as 'how to get a job in Zambia' remained significantly lower and more sporadic, confirming the pattern identified in the broader African literature: digital attention has shifted from employment-seeking toward speculative income alternatives (Ibirogba, 2023; Ssewanyana & Bitanhirwe, 2021). Zambia maintains no restrictions on gambling advertising, distinguishing it from most African nations with active advertising regulations, and health experts have criticised the government's delayed response to marketing regulation, given the sector's rapid youth market penetration (nigerianeye.com, 2025). *Zambian Business Times* (2023), a mental health expert and cognitive behavioural therapist, Victoria Mupinde, has warned that the levels of uncontrolled betting in Zambia are worrying as betting is an addictive venture and a danger to people's mental health.

Publicly accessible Facebook groups and X (Twitter) posts from Zambian users, collected between 2022 and 2024, reflect normalised daily engagement with betting. Posts sharing betting tips, accumulator combinations, and platform sign-up bonuses are routine features of Zambian digital social life. Phrases such as 'yaah ndeleta' (I am going to win), 'nathandiza boma langa ndi betting' (I am helping my family through betting), and posts celebrating winnings alongside images of mobile money receipts construct a social media narrative in which betting is glamorised as a legitimate livelihood strategy accessible to any person with a smartphone. This normalisation is deliberately amplified by betting companies, which use local celebrities and social media influencers to recruit new users through referral bonus systems (Bitanhirwe et al., 2022; *Play the Game*, 2024).

3.2. *Theme Two: Betting as a Rational Response to Structural Precarity*

Documentary and scholarly evidence consistently shows that young Zambians enter betting not as a recreational choice but as a deliberate, economically-motivated response to the structural absence of formal income alternatives. World Bank data places youth unemployment at 9.89 per cent in 2024, but this figure understates the scale of precarity by excluding the majority of young people in informal, subsistence, and petty-trade livelihoods (World Bank, 2024). Africa has the world's youngest population, with a median age of 18 on the continent (Ibirogba, 2023), and Zambia's median age of 17.4 years (DataReportal, 2024) means that the largest share of citizens is approaching but has not yet entered the formal economy. Betting occupies the resulting aspirational vacuum.

A GeoPoll survey conducted across six African countries found that 76 per cent of respondents had gambled at some point, with the primary stated motivation being financial gain rather than entertainment (Mahabahu.com, 2025). The *Pan African Review* (2025) reports that in Nigeria alone, an estimated 60 million people actively bet, spending close to US\$1 billion daily, with desperation driven by high unemployment identified as the central driver. The pattern is consistent across Zambia's neighbours: in Uganda, in Kenya, in Tanzania, and in Mozambique, the same structural logic operates. A 26-year-old Mozambican bettor, profiled by the Thomson Reuters Foundation, summarised the orientation shared by many Zambian Gen Z youth: 'I hope to win some money, maybe to start a business, because I have no job and no secure source of income' (Context, 2025). Across social media platforms accessed during the netnographic component of this study, Zambian users articulated the same motivation in vernacular terms, describing betting not as leisure but as 'work that is waiting for luck' and 'the only bank account I can afford'.

The literature also documents a systematic pattern of financial misappropriation as betting escalates. Situmeang et al. (2023), cited in Pirdaus et al. (2024), found that gambling addiction motivates individuals to use any available means to obtain funds, including selling household property, using employer float, stealing, and misrepresenting funds to family members. Zambian social media posts and news comments document this pattern explicitly: users describe using school fees, monthly salary advances, household grocery budgets, and, in reported cases, pension disbursements from elderly parents, to fund betting activity (iGaming Afrika, 2024; Mahabahu.com, 2025). A recurring narrative in Zambian online discourse involves young men persuading elderly parents to invest their retirement funds in what they describe as 'business opportunities' involving

football prediction systems, only for those funds to be lost through betting. These are not marginal anecdotes; they are a recurring genre of social harm testimony in Zambian digital public life.

3.3. Theme Three: The Cognitive Architecture of Sustained Betting

A substantial and methodologically robust body of evidence demonstrates that problem gambling is sustained not by ignorance but by systematic cognitive distortions that are robust across contexts, demographics, and cultural settings (Fortune & Goodie, 2012; Clark et al., 2022). Three distortions are most consistently documented: the illusion of control, the gambler's fallacy, and loss-chasing logic. These are not African-specific phenomena; they are universal features of the human judgment system operating under conditions of uncertainty and intermittent reinforcement. What is specific to Zambia's context is the vulnerability of the population in which these distortions operate.

The illusion of control refers to a person's overestimation of their ability to influence the outcome of a chance-determined event (Langer, 1975). In the context of sports betting, this manifests as the belief that knowledge of football statistics, team form, player injuries, and match history confers a meaningful edge over the betting algorithm. A 2023 article in *iGaming Afrika* documented Zambian bettors spending hours analysing fixtures before placing bets and attributing losses to insufficient research rather than the structural odds advantage maintained by operators. Online community posts from Zambian betting discussion groups, collected during netnographic data collection, reflect the same pattern: loss is consistently attributed to analytical error ('I should have checked the weather'), never to the fundamental probability structure of the product.

The gambler's fallacy, the belief that random sequences must self-correct and that a run of losses increases the probability of a subsequent win, is extensively documented in the Zambian and East African context (Kaggwa et al., 2022; Sakala et al., 2019). Online testimonies collected during netnographic work for this study include posts from Zambian users describing sequences of losses followed by escalating wagers justified by the 'law of averages' or the belief that 'it cannot lose again'. Sakala et al. (2019) documented exactly this pattern among University of Zambia medical students, who continued betting despite knowing it was addictive. Loss-chasing behaviour, the escalation of wager amounts following losses to recover depleted funds, was documented in ten of the eleven Zambian-context or comparative African studies that addressed betting cognition in the systematic review component of this study.

The neurobiological dimensions of this harm are also documented. South Africa's National Gambling Board 2024/25 Annual Report found that problem gambling rates had risen to 31 per cent of the gambling population, up from less than 6 per cent in 2017, and that treatment referrals for 18 to 35-year-olds surged from 787 to 2,034 in a single year (Business Report, 2025). Over 40 per cent of callers to South Africa's gambling helpline reported feeling unable to stop without professional intervention, and 32 per cent cited financial troubles stemming from betting habits (Business Report, 2025). The South African Responsible Gambling Foundation recorded a 55 per cent rise in addiction-related helpline contacts in 2024/2025, with total contacts increasing from 2,662 to 4,166 in a single year (IOL, 2025). These figures from the region's most developed gambling regulatory system are indicators of the direction Zambia's unregulated market is travelling.

3.4. Theme Four: Suicidality, Theft, and the Aftermath of Catastrophic Loss

The most severe harm outcomes documented in the evidence corpus are gambling-related suicidality and criminal behaviour motivated by the need to fund or recover betting losses. Kaggwa et al. (2022), in a systematic review of press media reports from East African Community countries, identified 18 gambling-related suicides. All were male, aged 16 to 40. The predominant precipitating factor across 4 of the 17 cases with extractable detail was the use of university tuition fees for gambling, followed by loss of those funds. Hanging was the most common mode of suicide. The study authors noted that countries with more widespread gambling opportunities had more identified cases, and that actual suicide rates are likely substantially higher than press-reported figures given the absence of a formal suicide database in the region.

Case evidence from adjacent countries provides the most direct illustration of the risk trajectory facing Zambian Gen Z. In 2023, Samuel Adekoya, a student at Federal Polytechnic Ilaro, Nigeria, died by suicide after losing his school fees on a sports betting platform (Pan African Review, 2025). In Kenya in October 2024, a small-scale trader died by suicide after losing the equivalent of US\$450 on the Aviator betting platform; in May 2024, Brian Ongwae, a student at the Catholic University of East Africa, died by suicide after losing his tuition fees on a bet (Willow Health Media, 2025). In Mozambique in 2025, a 21-year-old university student died by suicide after losing approximately US\$850 to online betting, having concealed his gambling from his family (Context, 2025). These are documented, named cases in countries whose gambling infrastructure and youth demographic profiles are directly comparable to Zambia's.

The WHO's 2024 gambling fact sheet explicitly identifies suicide as one of the established harms of gambling disorder, alongside financial stress, relationship breakdown, and family violence (WHO, 2024). Kaggwa et al. (2022) document that the pathway to gambling-related suicidality is consistently mediated by concealment: individuals who have used funds belonging to others, or who face disclosure of losses to family members, experience a shame-driven spiral in which the perceived impossibility of honest disclosure combines with the loss of financial resources to produce an acute crisis. Online testimonies collected during netnographic data gathering for this study included Zambian users describing friends who had 'disappeared' after catastrophic losses, others who had 'gone mad' following multiple betting-related financial crises, and parents asking for help locating children who had left home after losses were discovered.

Criminal behaviour linked to betting is also well-documented. A woman profiled by the Thomson Reuters Foundation in Mozambique had worked at a bank and, since beginning to gamble in 2020, had lost more than US\$31,000 and subsequently lost her job (Context, 2025). In Zambia, online news commentary on betting-related crime includes reports of young men arrested for theft from employers, fraudulent procurement claims, and domestic theft, all attributed by defendants or their families to the need to fund or recover betting losses (iGaming Afrika, 2024). The literature on gambling harm to affected others is consistent: a systematic review by Dowling et al. (2016) found that problem gamblers affect on average six people in their immediate social environment, and that over one-third report either perpetrating or experiencing intimate partner violence. Arifina et al. (2024) document that online gambling addiction motivates individuals to use any means, including theft, fraud, and property sale, to obtain betting funds.

3.5. Theme Five: Relational and Familial Erosion

The evidence corpus documents substantial and multi-dimensional harm to intimate partnerships, parental relationships, and extended family structures as a direct consequence of problem gambling. Pirdaus et al. (2024), in a literature review of online gambling and divorce, document that gambling addiction produces financial conflict, communication breakdown, domestic violence, and the collapse of the spousal provider role, all of which are significant drivers of marital dissolution. Statistical data from Indonesia shows a 15 per cent increase in gambling-related divorce cases between 2021 and 2022, with peaks continuing in 2023 (Pirdaus et al., 2024). While Zambia lacks comparable national statistics, the structural dynamics of marital harm are directly comparable, given that Zambian households depend substantially on male partner income and that gambling-driven financial depletion operates through the same mechanisms regardless of geographic context.

Netnographic data collected for this study include multiple accounts from Zambian social media users describing marital consequences of betting. Posts from self-identified Zambian women describe discovering that household savings had been depleted, groceries budgets had been redirected to betting, and monthly salaries had been spent before household needs were met. Comments on Zambian news site articles about betting regulation include testimonies from spouses describing separation, loss of trust, and in two documented cases, domestic violence following the disclosure of significant betting losses. These online testimonies are consistent with the broader pattern described

by Arifina et al. (2024): reduced communication, collapse of the paternal role, long-term conflict, and destruction of household welfare.

The harm to extended family is specifically significant in Zambia's kinship context, where obligations of material support between adult children and elderly parents are culturally foundational. Netnographic data and regional news reports document a recurring pattern in which Gen Z bettors, having depleted their own financial resources, access funds held by elderly relatives, including pension disbursements, retirement savings, and communal group savings (chama contributions). Ibirogba (2023) notes that betting companies' marketing operates through a logic that treats young people's financial desperation as a commercial opportunity, with little regard for the inter-generational consequences of capital extraction from low-income African households. The depletion of a parent's pension is not only a financial harm to the parent; it eliminates the household safety net that would otherwise absorb the bettor's losses.

Deceptive behaviour toward family members is documented as a near-universal feature of escalating gambling disorder across the African context. Kaggwa et al. (2022) identify concealment as a key predictor of gambling-related suicidality. Manu et al. (2024), in their study of Ghanaian youth bettors, document that shame-driven secrecy accelerates rather than interrupts problem gambling escalation by removing the relational accountability mechanisms that might otherwise provide a corrective signal. Online testimonies from Zambian users collected during netnographic data gathering include accounts of hiding betting receipts, fabricating alternative explanations for missing money, and borrowing from multiple family members simultaneously to maintain the appearance of solvency.

3.6. Theme Six: Academic and Occupational Disengagement

The academic literature provides robust and consistent evidence that sustained betting engagement degrades educational performance and occupational orientation among young African people. Avenyo et al. (2024), in a study of 245 Ghanaian university students aged 18 to 25, found a significant negative relationship between online sports betting addiction and academic achievement, demonstrating that betting addiction impairs concentration, attendance, and study time. The study also documented a negative relationship between betting addiction and social relations, with students reporting withdrawal from academic peer groups in favour of betting-focused social networks. A 2023 study published in ScienceDirect on Tanzanian higher education students found that excessive betting frequently leads to addiction, resulting in financial instability and mental health challenges including stress, anxiety, and depression, all of which undermine students' capacity to focus on academic responsibilities (Kitole et al, 2025).

University World News (2024) reported that universities in Uganda were experiencing significant harm from sports betting addiction, including cases of students using tuition fees for betting, subsequent withdrawal from their programmes, and in documented cases, associated suicide. A 2023 study in Ghana found that 40 per cent of university students gambled, with many reporting financial distress as a primary consequence (Pan African Review, 2025). Sakala et al. (2019) document that Zambian medical students continued betting despite knowing it was addictive, with the availability of mobile platforms identified as a key enabler of betting during academic hours.

The occupational dimension is equally well-documented. The literature consistently finds that sustained problem gambling produces a cognitive substitution of speculative income for structured employment aspiration. Matama et al. (2021), studying Ugandan gamblers, found evidence of instant gratification behaviour displacing long-term economic planning. Across the social media posts collected during netnographic analysis for this study, Zambian users repeatedly articulated the substitution of a 'big win' for structured employment as their primary economic orientation. Phrases including 'one jackpot and I am set', 'why look for a job when betting can pay', and documented posts from young people describing having turned down vocational training opportunities because betting offered faster income, all reflect the progressive replacement of employment aspiration by

speculative logic. This substitution has long-run consequences not only for individual livelihoods but for household productivity, community development, and national human capital formation.

3.7. Theme Seven: The Institutional Burden on Churches, Government, and Civil Society

The evidence corpus consistently documents that the costs of gambling harm are externalised onto social institutions, particularly churches, families, government health services, and civil society organisations, while profits are concentrated in commercial operators, many of which are international subsidiaries extracting capital from African markets (Bitanhirwe et al., 2022; Ibiroga, 2023).

The role of churches in Zambia, as a constitutionally Christian nation, is central to understanding how gambling harm circulates and is partially absorbed at the community level. Zambia's church attendance rates are among the highest in sub-Saharan Africa, and churches function as primary non-state social institutions providing pastoral counselling, financial solidarity networks, and community moral frameworks. Church of England Parliamentary submissions (2021) document that church leaders across the Anglican Communion have identified gambling as a source of criminal behaviour, family breakdown, and mental health harm requiring active ecclesiastical and legislative response. The submission notes cases of congregation members who had 'defrauded millions' from fellow churchgoers to fund gambling platforms, describing the harm as 'emotional trauma' at the congregational level. Nanthambwe and Magezi (2022) argue that African churches are well-positioned to address social harm at the community level precisely because their proximity, accessibility, and relational trust make them uniquely effective vehicles for behavioural change when equipped with appropriate tools and resources.

However, as Fatu et al. (2022) document in their study of gambling harm in Pacific communities, churches are most effective when they can provide both spiritual and evidence-based practical support, and are least effective when they address gambling harm exclusively through moral or theological frameworks that generate shame without providing actionable pathways to recovery. The netnographic evidence collected for this study includes Zambian social media posts in which church-going bettors express the tension between their faith community's condemnation of betting and their inability to stop, with several posts noting that prayer and repentance, while spiritually meaningful, did not address the compulsive neurological and cognitive dimensions of their gambling disorder. This finding has direct implications for how Zambian churches should be supported to engage with the betting crisis: not as moral arbiters but as community health partners equipped with training, referral pathways, and evidence-based counselling resources.

Government responses in Zambia have been primarily revenue-oriented. The 2023 national budget reduced the presumptive tax on betting companies from 25 to 15 per cent and reduced withholding tax on winnings from 20 to 15 per cent (Bowmans Law, 2023), signalling fiscal capture rather than harm protection. The 10 per cent excise duty introduced in July 2025 prompted major operators including Betway and betPawa to temporarily suspend operations, demonstrating the fragility of Zambia's regulatory relationship with the industry (iGaming Afrika, 2024). The BCLB, as of the period covered by this review, had no dedicated gambling harm programme, no publicly accessible helpline for problem gamblers, and no statutory mandate to fund treatment services from industry revenue. This stands in stark contrast to comparable frameworks in South Africa, New Zealand, and Australia, where industry levies fund ring-fenced treatment and harm prevention programmes (Fatu et al., 2022; Business Report, 2025).

Civil society responses in Zambia are nascent. The Bolabet Zambia-Ministry of Youth, Sport and Arts memorandum of understanding signed in 2024 represents the first documented formal partnership between a betting company and a government ministry in Zambia (iGaming Afrika, 2024), though its harm mitigation content has not been publicly detailed. Regional civil society organisations including CEDSA in Mozambique, which provides counselling to approximately 300 gambling-affected individuals annually and delivers awareness programmes at universities, offer a model for what a funded civil society response to gambling harm could look like in Zambia (Context,

2025). The evidence consistently shows, however, that civil society responses in low-income African countries are chronically under-resourced relative to the scale of the problem they are addressing.

4. Discussion

4.1. Theoretical Implications

The evidence synthesised in this review supports a dual-framework theoretical account of Zambia's Gen Z betting crisis. Merton's (1938) social strain theory holds that deviant or risk-seeking behaviour escalates when cultural goals (financial security, masculine provider status, consumer participation in modern life) are structurally inaccessible through legitimate institutional means. Zambia's data are consistent with this framework: young people enter betting not because they are impulsive or irrational but because betting is one of the few culturally legible strategies available to them in the face of formal labour market exclusion. The rationality of the entry decision is precisely what makes the subsequent harm so difficult to interrupt.

Once entry occurs, cognitive distortion theory explains the mechanisms of persistence and escalation. As Clark et al. (2022) demonstrate, the illusion of control, gambler's fallacy, and loss-chasing are not random errors but systematic and predictable consequences of the interaction between the human probability estimation system and the structural features of betting products designed to exploit that system. Variable reward schedules, near-miss engineering, and in-play betting mechanics are not accidental product features; they are deliberate design choices that exploit known cognitive vulnerabilities. The insight this contributes to the Zambian context is that problem gambling is not primarily a moral failure or an individual weakness. It is a predictable public health outcome produced by the deployment of psychologically engineered commercial products against a population that is structurally vulnerable, digitally connected, and institutionally unprotected.

The structural harm literature extends both frameworks. Dowling et al. (2016) estimate that each problem gambler affects on average six people in their immediate social environment. Applying this estimate conservatively to Zambia's context, the social radius of betting harm is substantially larger than the number of diagnosed problem gamblers. Every young bettor in crisis is also a harm event for their parents, partner, siblings, employer, pastor, and community. The aggregate cost is borne not by the betting industry but by families, churches, and government health systems, none of which currently have adequate resources or frameworks to respond.

4.2. Comparison with Regional Evidence

The Zambian evidence pattern is consistent with and in some respects more acute than comparable regional contexts. South Africa's National Gambling Board documented problem gambling rates rising to 31 per cent of gamblers and treatment referrals for 18 to 35-year-olds more than doubling in a single year (Business Report, 2025). Kenya's gambling harm trajectory, which includes documented suicides, a record Ksh88.5 billion in bets placed in the first half of 2023 alone, and media-documented cases of domestic tragedy linked to betting losses, represents the direction of the harm curve in countries where digital betting matured earlier (Willow Health Media, 2025). Uganda's documented cases of university students using tuition fees for betting and subsequent suicides (Kaggwa et al., 2022; University World News, 2024) directly mirror the risk profile facing Zambian students documented in Sakala et al. (2019). Mozambique's experience of a bank employee losing more than US\$31,000 to gambling and subsequently losing her job (Context, 2025) illustrates the occupational harm trajectory that Zambia's unregulated betting environment makes increasingly likely for formal sector employees.

What distinguishes Zambia from these comparators is not a lower level of harm but a lower level of institutional response. Kenya has a Betting Control and Licensing Board with active harm reduction mandates. South Africa has a National Responsible Gambling Programme, funded through industry levies, that provides a helpline, treatment services, and prevention programmes. Uganda

has introduced licensing restrictions on foreign operators. Zambia, as of the period covered by this review, has none of these structures at operational scale.

4.3. Pedagogical Implications

Across the evidence corpus, the persistence of betting behaviour in the face of informational awareness is a consistent finding, documented by Sakala et al. (2019) in Zambia, by Manu et al. (2024) in Ghana, and by Avenyo et al. (2024) across five Ghanaian universities. This persistence is not a failure of education in the conventional sense; it is a failure of the type of education available. Informational awareness that betting is addictive does not counteract the cognitive distortions that drive escalation because those distortions operate at a level of automaticity below conscious deliberation. What the literature suggests is effective is structured gambling literacy education: instruction in the psychological mechanics of cognitive distortions, the mathematical structure of variable reward schedules, and the epidemiology of gambling disorder, delivered before betting behaviour becomes habitual (Glozah et al., 2023). This type of education is absent from Zambia's secondary and tertiary curricula. Its integration, as a component of financial literacy, life skills, or social studies programmes, is a low-cost, high-reach intervention that the evidence base justifies.

4.4. Policy, Regulatory, and Ecclesial Implications

The policy implications of this review are substantial and urgent. The BCLB requires statutory strengthening to mandate age verification, deposit limits, self-exclusion tools, and compulsory responsible gambling messaging across all licensed platforms. Parliament's November 2024 motion on online gambling regulation and ZICA's December 2024 call for location-based regulation of betting establishments represent the legislative intent; translating that intent into enforceable, monitored standards is the implementation challenge. The 10 per cent excise duty introduced in 2025 provides a revenue base that could, in part, be ring-fenced to fund a national gambling harm programme, consistent with international best practice (Sichali et al., 2023; Business Report, 2025).

Zambia's churches require targeted support rather than mere recognition. The evidence that churches are already engaging with the betting crisis, but without psychological training or referral pathways, is consistent across the African literature (Ibirogba, 2023; Fatu et al., 2022). A partnership model between the Ministry of Health, the BCLB, and ecumenical bodies could equip church pastoral workers with gambling disorder training, referral protocols to clinical support, and community awareness resources, at scale and at low cost, given the density of church infrastructure in Zambia's urban and peri-urban communities. Fatu et al. (2022) demonstrate that church-based gambling harm programmes are most effective when they address both the spiritual and the psychological dimensions of the problem and when they de-couple shame from help-seeking.

5. Conclusions

This study has synthesised evidence from peer-reviewed research, institutional reports, news journalism, and online social media discourse to produce a comprehensive account of the psychological and social effects of Zambia's betting boom on Generation Z. The evidence is consistent, multi-sourced, and troubling. Young Zambians are entering betting under conditions of genuine economic desperation; sustaining engagement through systematic cognitive distortions built into commercially designed betting products; and exiting, where they exit at all, into states of suicidality, criminal behaviour, relational rupture, educational failure, and occupational drift. The harm they individually bear is amplified across their families, intimate partnerships, employers, churches, and communities. The institutional sector that should absorb and respond to this harm is chronically under-resourced and, in Zambia, largely absent.

The scholarly contribution of this study is threefold. It provides the first systematic review and netnographic synthesis of Gen Z betting harm in the Zambian context, addressing a gap that existing peer-reviewed work, including the foundational Zambian study by Sakala et al. (2019), was not

designed to fill. It integrates ZICTA digital infrastructure data, Google Trends behavioural indicators, World Bank employment data, and a multi-source documentary corpus to produce a methodologically layered account of harm whose evidence base is both verifiable and reproducible. And it extends the harm analysis beyond the individual bettor to document the cascading institutional consequences, demonstrating that problem gambling in Zambia is a public health emergency whose costs are being privatised into households while its profits are extracted commercially.

Four limitations require acknowledgement. This review's Zambia-specific primary data are limited by the scarcity of published peer-reviewed studies directly situated in Zambia; a substantial proportion of the evidence base is drawn from comparable regional contexts. The netnographic component relies on publicly available data and cannot claim to represent the full diversity of Zambian digital discourse on betting. The absence of national gambling harm statistics in Zambia means that population-level estimates of problem gambling prevalence are necessarily approximated from regional benchmarks. Future research should prioritise primary data collection in Zambia, including survey-based prevalence studies, ethnographic engagement with gambling communities, and qualitative investigation of the church's frontline role in harm response.

Four pragmatic recommendations follow. Universities and secondary schools should introduce structured gambling literacy programmes addressing cognitive distortions, probability reasoning, and the mechanics of variable reward schedules as components of mandatory life skills and financial education curricula. The BCLB should be empowered through legislation to enforce mandatory age verification, deposit limits, and self-exclusion mechanisms across all digital platforms, and to require that a proportion of industry revenue fund a national gambling harm service. The Ministry of Health should develop a dedicated gambling harm programme with a trained workforce and accessible helpline, funded through the 10 per cent excise duty revenue. Zambia's churches should be supported, through ecumenical-government partnership, to integrate evidence-based gambling harm counselling into pastoral support frameworks, de-coupling help-seeking from shame.

The damage documented in this study accumulates slowly. Its visibility in public discourse is growing, in parliamentary motions, in ZICA submissions, in news reports of young men who have lost everything, in the social media posts of their families asking where to find help. The responsibility for responding belongs not to the young people who are bearing the harm but to the institutions, regulatory bodies, and policymakers who have the capacity, and now the evidence, to act.

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