

**ASSEESING THE SOCIO-ECONOMIC EFFECTS OF GAMBLING ON YOUTH IN  
MTANDILE COMMUNITY, LILONGWE**

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**PROJECT REPORT**

**SUBMITTED**

**IN PARTIAL FULFILLMENT OF THE REQUIREMENTS FOR THE AWARD OF  
BACHELORS DEGREE OF SOCIAL WORK**

**DECEMBER, 2025**



**DMI- ST JOHN THE BAPTIST UNIVERSITY**

**MALAWI**

**SCHOOL OF SOCIAL WORK**

**LILONGWE CAMPUS**

viours (e.g., stealing)

**Figure 11** – Debt accumulation

**Figure 12** – Reduced savings and essentials

**Figure 13** – Employment impacts

**Figure 14** – Awareness of MAGLA’s role

**Figure 15** – Participation in MAGLA awareness campaigns

**Figure 16** – Effectiveness of MAGLA in preventing underage gambling

**Figure 17** – Enforcement of age restrictions

**Figure 18** – Interventions to reduce gambling harm

## List of acronyms

**MAGLA** – Malawi Gaming and Lotteries Authority

**MWK** – Malawi Kwacha (currency)

**ILO** – International Labour Organization

**NSO** – National Statistical Office (Malawi)

**BSW** – Bachelor of Social Work

**SOGS** – South Oaks Gambling Screen

**FAM** – Football Association of Malawi

**ICT** – Information and Communication Technology

**CBT** – Cognitive Behavioral Therapy

## **CHAPTER ONE INTRODUCTION**

### **1.1 Introduction**

Gambling has emerged as a significant social and economic issue globally, with profound implications for youth populations (Delfabbro & King, 2020). In Malawi, the proliferation of gambling activities such as sports betting, casino gaming, and informal gambling—has drawn increasing numbers of young people, particularly in urban areas like Mtandile, Lilongwe. This trend is driven by factors such as high youth unemployment, widespread poverty, and the accessibility of online betting platforms (Bunn et al., 2020). While gambling is often perceived by youth as a pathway to quick financial gains, it carries significant risks, including addiction,

financial distress, mental health challenges, and social disruptions (Wardle et al., 2019). This research aims to assess the social and economic effects of gambling on youth in Mtandile, a densely populated township characterized by economic hardship and limited opportunities. By exploring these impacts, the study seeks to inform policymakers, community leaders, and organizations about the need for targeted interventions to mitigate gambling's negative consequences and promote sustainable economic alternatives for young people.

## 1.2 Background of the Study

The rise of gambling in Malawi, particularly among youth, is a growing concern due to its potential to exacerbate social and economic challenges. The advent of mobile technology and improved internet access has facilitated the rapid expansion of online betting platforms such as Premier Bet, Betway, BetPawa, World Star Betting, and Betika (Bitzer et al., 2021). These platforms have made gambling more accessible, enabling individuals to place bets anytime and anywhere using smartphones. This accessibility has disproportionately affected young people in urban areas like Mtandile, where economic opportunities are scarce, and unemployment remains a persistent issue (International Labour Organization [ILO], 2023).

According to the National Statistical Office of Malawi, the national unemployment rate stood at approximately 5.04% in 2023, with projections estimating a slight increase to 5.20% by 2025 (National Statistical Office [NSO], 2023). While this rate appears moderate, it masks significant underemployment and economic vulnerability, particularly among youth. In Mtandile, a township marked by high population density and limited access to formal employment, many young people turn to gambling as a perceived solution to financial hardship (Bunn et al., 2020). However, this often leads to adverse outcomes, including debt accumulation, mental health deterioration, and strained family relationships (Wardle et al., 2019).

The Malawi Gaming and Lotteries Authority (MAGLA), established under the Malawi Gaming and Lotteries Act, regulates gambling and lottery activities in the country (Malawi Gaming and Lotteries Authority [MAGLA], 2022). MAGLA was formed through the merger of the Malawi Gaming Board and the National Lotteries Board and is tasked with licensing and overseeing gaming operations. According to MAGLA's Director of Operations, Lawrence Chikoko, the authority generates approximately MWK 1 billion monthly, with 50% of this revenue allocated to national development projects, particularly in the tourism sector (MAGLA, 2023). Despite its

economic contributions, MAGLA faces challenges such as illegal gambling, underage participation, and gambling addiction, which disproportionately affect vulnerable populations, including youth (Chikoko, 2023).

The social harms associated with gambling are well-documented globally. Research by Derevensky et al. (2010) highlights that youth are particularly vulnerable to gambling-related harm due to their risk-taking tendencies and perceptions of invulnerability. In Malawi, these risks are compounded by socioeconomic factors such as poverty and inequality (World Bank, 2022). For instance, the Minister of Tourism, Vera Kamtukule, emphasized during the launch of MAGLA's new logo that gambling should be viewed as a form of entertainment rather than a source of income, as reliance on gambling often leads to addiction and financial ruin (Kamtukule, 2023). This study focuses on Mtandile to explore how gambling influences youth behaviour, livelihoods, and community well-being, providing a localized perspective on a global issue.

### 1.3 Problem Statement

The increasing prevalence of gambling among youth in Mtandile has raised concerns about its social and economic consequences, yet there is a lack of research examining these impacts in the Malawian context (Bunn et al., 2020). Young people, driven by economic hardship and the desire of quick financial gains, are increasingly engaging in gambling activities, often unaware of the associated risks. These risks include addiction, significant financial losses, mental health challenges, and social problems such as crime and family breakdowns (Wardle et al., 2019). The lack of robust regulatory enforcement exacerbates these issues, leaving youth vulnerable to exploitation by gambling operators (Delfabbro & King, 2020). This study seeks to address this knowledge gap by investigating the social and economic effects of gambling on youth in Mtandile, with the aim of providing evidence-based insights to guide policy and intervention strategies.

### 1.4 Research Objectives

#### 1.4.1 Main Objective

To assess the social and economic effects of gambling on youth in the Mtandile community, Lilongwe.

### 1.4.2 Specific Objectives

- To assess the social effects of gambling on youth behaviour, relationships, and community dynamics.
- To evaluate the economic impact of gambling on youth livelihoods, including income, savings, and debt.
- To assess the role of the Malawi Gaming and Lotteries Authority (MAGLA) in promoting responsible gambling among youth.
- To identify potential interventions to mitigate the negative consequences of youth gambling.

### 1.4.3 Research Questions

- How does gambling influence the social behaviour, relationships, and community interactions of youth in Mtandile?
- What are the economic impacts of gambling on youth livelihoods?
- In what ways does MAGLA promote responsible gambling practices among young people?
- What interventions can be implemented to reduce the negative consequences of youth gambling in Mtandile?

## 1.5 Significance of the Study

This study holds significant implications for various stakeholders in Malawi, particularly in the context of youth development and social policy. The findings will contribute to the following areas:

### 1.6.1 Policy Development

By highlighting the social and economic effects of gambling, the study will provide evidence to inform stricter regulations and youth protection measures. This is particularly relevant for MAGLA, which seeks to balance revenue generation with responsible gambling practices (MAGLA, 2022).

### 1.6.2 Community Awareness

The research will raise awareness among parents, educators, and community leaders about the risks of youth gambling, fostering community-driven efforts to address the issue (Bunn et al., 2020).

### 1.6.3. Academic Contribution

The study will add to the limited body of research on gambling in Malawi, particularly its impact on urban youth, thereby contributing to the academic discourse on social work and public health (Delfabbro & King, 2020).

### 1.6.4 Youth Empowerment

By identifying the drivers of gambling and its consequences, the study will guide the development of programs that offer sustainable economic alternatives, such as vocational training and entrepreneurship opportunities, to empower youth in Mtandile (ILO, 2023).

## 1.7 Structure of the Report

The research report will be organized into five chapters, each addressing a specific aspect of the study. The proposed structure is as follows:

### **Chapter 1: Introduction**

This chapter introduces the research topic, providing the background, problem statement, research objectives, research questions, significance, scope, and limitations of the study. It sets the context for investigating the social and economic effects of gambling on youth in Mtandile, Lilongwe, and outlines the purpose and rationale of the research.

### **Chapter 2: Literature Review**

This chapter will review existing literature on gambling, focusing on its social and economic impacts on youth globally and in the African context. It will explore theoretical frameworks, such as the social learning theory and problem behaviour theory, to explain youth gambling behaviour. The chapter will also examine the role of regulatory bodies like MAGLA in promoting responsible gambling and identify gaps in the literature that this study aims to address.

### **Chapter 3: Research Methodology**

This chapter will describe the research design, methodology, and data collection methods. It will outline the study's qualitative and quantitative approaches, including the use of surveys, interviews, and focus groups with youth in Mtandile. The chapter will also detail the sampling strategy, data analysis techniques, and ethical considerations, such as informed consent and confidentiality.

#### **Chapter 4: Findings and Discussion**

This chapter will present the study's findings based on data collected from youth in Mtandile. It will analyse the social effects of gambling (e.g., changes in behaviour, relationships, and community dynamics) and economic impacts (e.g., financial losses, debt, and livelihood challenges). The role of MAGLA in promoting responsible gambling will be evaluated, and findings will be discussed in relation to the literature reviewed in Chapter 2.

#### **Chapter 5: Conclusion and Recommendations**

This chapter will summarize the key findings and their implications for policy, community awareness, and youth empowerment. It will provide recommendations for stakeholders, including MAGLA, policymakers, and community organizations, to mitigate the negative effects of gambling. Potential interventions, such as youth employment programs and awareness campaigns, will be proposed. The chapter will also suggest areas for future research.

#### **1.6 Chapter Summary**

This chapter has provided an overview of the study, including the background, problem statement, research objectives, questions, and significance. It has highlighted the growing issue of youth gambling in Mtandile, driven by socioeconomic challenges and the accessibility of online betting platforms. The subsequent chapters will review existing literature on gambling's social and economic impacts, outline the research methodology, present findings, and provide recommendations for mitigating gambling-related harm among youth.

## CHAPTER TWO LITERATURE REVIEW

### 2.1 Introduction

This chapter reviews what researchers have already learned about the social and economic effects of gambling, especially among young people. It focuses on how common gambling is among youth, the problems it causes, and what can be done to reduce those problems. The chapter looks

at studies from around the world, Africa, and Malawi, particularly in the Mtandile area of Lilongwe. This helps set the stage for understanding gambling issues in this specific community.

## 2.2 Definitions of Key Terms

- i. **Gambling:** Betting money or something valuable on an event where the outcome is uncertain, like a game of chance. In Malawi, this includes sports betting, casino games (like poker or slot machines), and lotteries (Neal, 2005).
- ii. **Youth:** In Malawi, youth are people aged 10 to 35, including teenagers and young adults (National Youth Policy, 2013).
- iii. **MAGLA (Malawi Gaming and Lotteries Authority):** The organization in Malawi that controls gambling by giving licenses, collecting taxes, and making sure gambling laws are followed (MAGLA Act, 2016).
- iv. **Sports betting;** it's placing money on the outcome of a sports event, like who will win a game, the score, or specific actions.
- v. **Aviator:** An online gambling game where you bet on a multiplier that grows as a virtual plane "flies" higher (e.g., 1x to 10x). (Bet way. (2024). Aviator Game Guide).

### 2.4.1 Empirical Evidence

#### 2.4.2 Social Effects of Gambling on Youth

##### 2.4.2.1 Gambling addiction and behaviour consequences

Research by Derevensky and Gupta (2004) revealed that excessive gambling among youth significantly increases the risk of developing a gambling addiction, characterized by an inability to control gambling behaviour despite its consequences. This compulsive behaviour can lead to a cascade of negative outcomes, including academic underperformance due to preoccupation with gambling, neglected schoolwork, or absenteeism, as well as social isolation stemming from secrecy surrounding their habits (Hardoon et al., 2004). Onjezani Kenani shared a powerful story on Facebook highlighting the destructive behaviour of gambling addiction in Malawi. The post recounts the experience of a well-dressed man who entered a betting shop after receiving his salary. Initially successful, he tipped staff generously, but as his luck turned, he lost everything. Desperate to recover his losses, he begged the employees to keep the shop open, even kneeling in desperation.

The narrator, who worked at the betting company, reflects on how gambling consumes people, comparing it to drug addiction (Onjezani Kenani ,2023).

#### *2.4.2.2 family conflict*

Below and above that, the financial strain from gambling losses often exacerbates conflicts with family members, as young individuals may resort to hiding their activities, borrowing money, or even stealing to sustain their addiction. The broader implications of gambling addiction extend to significant mental health challenges, with studies indicating a strong correlation between compulsive gambling and conditions such as anxiety, depression, and, in severe cases, suicidal ideation or attempts (World Health Organization, 2021). These mental health issues can be compounded by the stress of financial debt, social stigma, and the erosion of personal relationships, creating a vicious cycle that is difficult for young people to escape without intervention or support. Early exposure to gambling, particularly through accessible platforms like online betting or gaming apps, further heightens the vulnerability of youth to these adverse outcomes, underscoring the need for targeted prevention and education efforts (Derevensky & Gupta, 2004; World Health Organization, 2021).

#### *2.4.2.3 peer influence and social pressure*

Dickson et al. (2008) found that youth often gamble because their friends do it, or they feel pressured to join in. Peer Influence and Social Pressure is also an evident that entails the effects gambling has on youth. Friends can make gambling seem normal or fun. In poor areas like Mtandile, young people may think gambling is a quick way to get rich, especially if their friends talk about winning. Winning messages are shared more than losing which makes youth to think it's profitable where by staking a lot of money is not problem. In Malawi, these problems are worse because there are not enough rules to control gambling, and many people do not know how risky it is. This makes it easier for young people, even minors, to get caught up in gambling (Masiye & Kaonga, 2020).

### *2.4.3 Economic Impact of Gambling on Youth Livelihoods*

#### *2.4.3.1 financial losses and poverty*

Examining economic consequences, national bureau of economic research (2020) elaborates the impact of problem gambling on low household income outline that Financial Losses and Poverty

has greatly affected the youth who gamble. Gambling also hurts young people's financial situation as many youths think gambling will help them escape poverty, but they often lose more money than they win. This makes poverty worse, especially for those who are already struggling (Calando & Griffiths, 2016; Reith, 2006). In urban places like Mtandile young people may spend their earnings or even school fees on gambling, leaving them with no money for essentials (National Statistical Office, 2022).

Highlighted in the personal testimony on the YouTube channel Boldly Owamie. (2024). A woman shared her harrowing experience with gambling addiction, detailing how it led her to lose her cars, her mother's house, and her job. The video, titled "I Gambled My Cars, Mom's House, My House, Lost My Job to a Gambling Addiction. (Boldly Owamie, 2024).

The video titled *How Aviator Betting Has Destroyed My Life. Wanted to take my life and that of my three children* | Lynn, uploaded on April 9, 2025, by LNN Digital, highlights the devastating impact of gambling addiction on a Kenyan mother named Catherine (LNN Digital, 2025). Catherine, a mother of three, initially led a quiet life until a tragic accident claimed her husband's life. Struggling to provide for her children, she turned to betting on Aviator, a popular online gambling game. What started as a small gamble quickly escalated into a severe addiction, leading her to lose her savings, take out multiple loans, and accumulate a debt of 4.6 million Kenyan shilling which is about \$35,420 USD based on 2 June 2025 exchange rate.

#### 2.4.3.3 Household economic disruption

Gambling among youth can significantly disrupt the household economy through both direct and indirect effects. Financially, young individuals may deplete their savings or allowances on gambling activities like online betting, reducing funds for essentials such as school supplies or transportation. In severe cases, they may borrow money or steal from household resources, leading to debts that parents or guardians must cover, straining family budgets (Delfabbro et al., 2016).

This is particularly burdensome in low-income households, where youth gambling can divert resources from critical expenses like rent or utilities (Hayer & Griffiths, 2015). Indirectly, gambling can impair academic performance, lower grades or causing youth to miss opportunities for scholarships, which reduces their future earning potential and increases long-term financial

dependence on the family (Splevins et al., 2010). Family conflicts over misused funds or trust issues can also destabilize the household, diverting focus from financial planning (Hardoon & Derevensky, 2002). Youth are particularly vulnerable due to limited financial literacy, peer pressure, and predatory online platforms that encourage reckless spending, such as loot boxes in video games (Zendle & Cairns, 2019).

#### 2.4.3.4 Lost productivity and Employment challenges

Williams et al. (2011) note that addicted gamblers may drop out of school or lose jobs, making it harder to find stable work later. Lost Productivity and Employment Challenges is also the results of gambling among youth recently. Gambling can make youth skip school or work, which hurts their education and job prospects. The rise of online betting in Malawi, thanks to better internet access, makes it easier for youth to gamble but also increases their financial problems. While MAGLA reports that gambling brings in a lot of money for the country, young people often do not benefit and instead face economic harm (Brenda Kayo, Times 360 Malawi). In a you tube from This Morning, tells the story of Sian McLear, a former finance professional whose life spiralled out of control due to an online gambling addiction that began after a night at the bingo (This Morning, 2025). Her addiction grew so severe that she stole approximately \$400,000 from her employer leading to imprisonment and forcing her to raise her newborn son in prison. This case underscores the devastating consequences of gambling addiction, affecting careers, families, and legal futures (This Morning, 2025).

#### 2.4.5 How MAGLA Promotes Responsible Gambling Among Young People

##### 2.4.5.1 Public awareness campaign

In a social media post from Zodiak Online, dated December 9, 2024, reporting on the Malawi Gaming and Lotteries Authority (MAGLA)'s efforts to address gambling issues. MAGLA, led by Director General Rachel Mijiga, has urged the media to promote responsible gambling and adhere to gaming and lotteries regulations, citing five individuals hospitalized due to gambling addictions in the past nine months. Mijiga emphasized that gambling should be viewed as a form of entertainment rather than a source of income, a message delivered during a media workshop in Blantyre organized for Southern Region journalists under the Southern Region Press Club. The club's General Secretary, Emmanuel Chibwana, underscored the workshop's importance, noting that knowledgeable journalists are key to promoting responsible gambling (Zodiak Online, 2024).

#### 2.4.5.2 Support services for gambling addiction

On May 14, 2023, the Malawi Gaming & Lotteries Authority organized a Twitter Spaces event, hosted by social media influencer Onjezani Kenani, which drew over 360 participants. The discussion shed light on the widespread acknowledgment of gambling addiction as a pressing national issue, underscoring the urgent need for stronger regulatory measures to tackle it. It also highlighted the importance of making critical information accessible to the public, such as the toll-free helpline 4252, which operates from Monday to Friday for those seeking help. Additionally, individuals struggling with betting-related mental health challenges were directed to seek support at St. John of God Hospital in Lilongwe or Mzuzu, with the Authority covering the treatment costs.

#### 2.4.5.3 Regulatory enforcement

The Nation newspaper highlights significant concerns regarding the lack of enforcement and regulation in Malawi's betting industry. According to the post by Gamble Watch Malawi, betting companies operate without restrictions, introducing addictive products and deliberately targeting young children in their marketing campaigns. The article criticizes the government for its failure to implement effective oversight, stating, Betting companies are allowed to do whatsoever they want... as long as they make profits. They don't care who they harm along the way, and the government has no clue on how to regulate this. This lack of control has led to widespread social harm, prompting the advocacy group to declare, We are doomed!! This has to Change (Gamble Watch Malawi, July 2024).

MAGLA is the organization in Malawi that oversees gambling and tries to make it safer, especially for youth. Rules and Regulations by MAGLA makes sure gambling companies follow laws, like checking ages to stop minors from gambling, offering ways for people to limit their own betting (self-exclusion), and setting caps on how much someone can bet (Government of Malawi, 2016; Brenda Kayo, Times 360 Malawi).

The social media post on March 11, 2024 emphasizes MAGLA's strict policy against children under 18 participating in gambling activities, aligning with their commitment to responsible gambling. It highlights a statement from MAGLA's Director General, Rachel Mijiga, made during a stakeholders' Gaming and Lotteries Regulations Sensitization Workshop in Mangochi. Mijiga stressed the prohibition of children in gambling and outlined new regulations aimed at protecting those under 18 from engaging in any gambling activities. The post warns that individuals found

allowing children into gambling spaces will face a significant fine of K20 million (Malawi Gaming & Lotteries Authority,2024).

## 2.4. 4 To recommend Interventions measures that can be used to Reduce Negative Consequences of Youth Gambling

### 2.4.4.1 Educational programs

Addressing prevention strategies, Donati et al state that educational Programs is one of the interventional measures to curb the negative consequences of gambling on youth. Schools can teach youth about the risks of gambling, like how it's more likely to cause losses than wins. Programs that give all students this knowledge, called universal prevention programs, help youth can gamble anytime, anywhere (Masiye & Kaonga, 2020). Additionally, the belief that they can "beat the odds" or strategically time their bets (e.g., cashing out in Aviator) further fuels their engagement, despite the inherent randomness of gambling outcomes.

The Behavioral Intention Model illustrates how youth gambling in Mtandile is driven by a combination of optimistic beliefs, social influences, and perceived ease of access. It suggests that interventions should target these factors by correcting false beliefs about gambling's profitability, reducing social pressures through peer education, and limiting access through stricter regulations, such as age verification by the Malawi Gaming and Lotteries Authority (MAGLA) (Zodiak Online, 2024).

## 2. .6 Chapter summary

The literature highlights the adverse social and economic effects of youth gambling, including addiction, financial losses, and crime. It also recommends the educational awareness, cognitive therapy and strict policy and regulations reduce negative effects of gambling among youth.

## CHAPTER THREE RESEARCH METHODOLOGY

### 3.1 Introduction

This chapter outlines the research methodology used to assess the social and economic effects of gambling among youth in Mtandile, Lilongwe, Malawi. It details the research design, setting, population, sampling techniques, research instruments, pilot study, data collection methods, data analysis procedures, and ethical considerations. The methodology is guided by the Social Learning

Perspective (Bandura, 1977) and the Behavioral Intention Model (Ajzen, 1991), as discussed earlier, which highlight the influence of social environments, attitudes, and perceived control on youth gambling behaviours. A mixed-methods approach is adopted to provide a comprehensive understanding, combining quantitative data to measure prevalence and impacts with qualitative insights to explore motivations and social dynamics.

### 3.2 Research Design

The study employs a mixed-methods research design, integrating quantitative and qualitative approaches to capture the extent of youth gambling and its contextual drivers in Mtandile. A sequential explanatory design is used, where quantitative data is collected and analysed first, followed by qualitative data to explain and contextualize the results (Creswell & Plano Clark, 2018). This design is suitable for addressing the study's objectives: quantifying gambling prevalence, assessing social and economic impacts, and exploring social and Behavioral factors, as emphasized in the literature (Dickson et al., 2008; Masiye & Kaonga, 2020).

### 3.3 Research Setting

The study is conducted in Mtandile, an urban low-income community in Lilongwe, Malawi. Mtandile is characterized by high poverty levels, limited recreational facilities, and widespread access to gambling venues, such as betting shops and online platforms, which contribute to the prevalence of gambling among youth (National Statistical Office, 2022). The area's socioeconomic challenges, including unemployment and low household incomes, make it a critical case for studying gambling's impacts, as youth may perceive gambling as a means to escape poverty (Calado & Griffiths, 2016). Mtandile's proximity to urban amenities, coupled with increasing internet access, facilitates access to online gambling platforms like Aviator, as noted in Chapter 2 (Betway, 2024). The setting is also relevant due to the limited enforcement of gambling regulations, as highlighted by Gamble Watch Malawi (2024), making it an ideal context for examining the social and economic consequences of youth gambling and the effectiveness of interventions by the Malawi Gaming and Lotteries Authority (MAGLA).

### 3.4 Study Population

The target population comprises youth aged 10 to 35 years residing in Mtandile, as defined by Malawi's National Youth Policy (2013). This age range is selected due to its vulnerability to

gambling influences, driven by developmental factors, peer pressure, and socioeconomic challenges (Derevensky & Gupta, 2004). The study also includes key informants, such as parents, community leaders, and MAGLA representatives, to provide insights into family dynamics, community perspectives, and regulatory efforts.

### 3.5 Sampling Techniques

#### 3.5.1 Quantitative Sampling

##### *3.5.1 Quantitative Sampling*

This study used stratified random sampling to choose 30 young people from Mtandile. The youth were divided into three age groups: 10–17, 18–25, and 26–35. This helped make sure each age group was included, since gambling habits can change with age (Hardoon et al., 2004).

Even though Mtandile has around 10,000 youth, only 30 participants were selected because this is a small, early-stage study with limited resources. The number of participants from each age group was based on local population estimates. Young people were randomly chosen from community records or household lists, making the process fair and balanced.

##### *3.5.2 Qualitative Sampling*

Purposive sampling is used to select 20 key informants, including 10 youth with gambling experience, 5 parents or guardians, 3 community leaders, and 2 MAGLA representatives. Purposive sampling ensures participants with relevant experiences and knowledge are included to provide rich qualitative data (Patton, 2015). Youth are identified through community networks and betting shops, while key informants are selected based on their roles and familiarity with gambling issues in Mtandile.

### 3.6 Research Instruments

#### 3.6.1 Quantitative Instrument: Structured Questionnaire

A structured questionnaire is developed to collect data from the 30 youth participants. The questionnaire includes sections on:

- Demographics: Age, gender, education level, and household income.

- Gambling Behaviours: Frequency, types (e.g., sports betting, Aviator, lotteries), and expenditure, adapted from the South Oaks Gambling Screen (SOGS) for youth (Lesieur & Blume, 1987).
- Social Impacts: Family conflicts, peer influence, and social isolation, measured using Likert-scale items informed by the Behavioral Intention Model (Ajzen, 1991).
- Economic Impacts: Financial losses, debt, and impact on household resources, aligned with findings from Calado and Griffiths (2016).
- Attitudes and Perceptions: Beliefs about gambling's profitability and control, derived from the Social Learning Perspective (Bandura, 1977).

### 3.6.2 Qualitative Instrument: Interview Guide

A semi-structured interview guide is used for the 20 key informant interviews. The guide is tailored to each participant group:

Youth: Questions explore gambling motivations, peer influences, perceived risks, and social/economic consequences, based on themes from Dickson et al. (2008) and Masiye and Kaonga (2020).

Parents/Guardians: Questions focus on family conflicts, financial strain, and observed changes in youth behaviour, informed by Hardoon et al. (2004).

Community Leaders: Questions address community norms, gambling prevalence, and intervention needs, aligned with Calado and Griffiths (2016).

MAGLA Representatives: Questions examine regulatory challenges, enforcement efforts, and support services, as noted in Zodiak Online (2024).

### 3.7 Pilot Study

A pilot study is conducted to test the research instruments and procedures before full-scale data collection. The pilot involves 20 youth (not included in the main sample) and 5 key informants (2 youth, 1 parent, 1 community leader, 1 MAGLA representative) from Mtandile. The objectives are to:

- Assess the clarity and relevance of the questionnaire and interview guide.

- Test the reliability of the questionnaire using Cronbach's alpha (target  $\geq 0.7$ ) (Pallant, 2020).
- Evaluate the feasibility of data collection procedures, including time requirements and participant understanding. Identify any cultural or linguistic issues, particularly with Chichewa translations.

Additionally, the pilot study is conducted over one week, with feedback used to refine question wording, adjust interview prompts, and streamline logistics (e.g., questionnaire administration time). For example, if youth find gambling-related terms confusing, alternative phrasing is adopted based on local terminology. Pilot findings are documented to ensure transparency and inform the main study's implementation (Creswell, 2014).

### 3.8 Data Collection Methods

#### 3.8.1 Quantitative Data Collection

The structured questionnaire is administered face-to-face to the 15 youth participants by trained research assistants to ensure consistency and address any questions. Data collection occurs in community centres or households in Mtandile to maximize accessibility. The process takes approximately two months, with measures to minimize non-response, such as follow-up visits and scheduling flexibility.

#### 3.8.2 Qualitative Data Collection

Semi-structured interviews are conducted with the 20 key informants in private settings to ensure confidentiality. Interviews are audio-recorded with consent and conducted in Chichewa or English based on participant preference. Field notes are taken to capture non-verbal cues. Interviews are scheduled over one month to allow for transcription and preliminary analysis.

#### 3.8.3 Secondary Data

Secondary data is collected from MAGLA reports, National Statistical Office publications, and social media posts (e.g., Zodiak Online, 2024; Gamble Watch Malawi, 2024) to provide context on gambling trends and regulatory efforts in Malawi. This data complements primary findings by offering national and regional perspectives.

## 3.9 Data Analysis

### 3.9.1 Quantitative Data Analysis

Quantitative data is analysed using descriptive and inferential statistics in SPSS version 26 (Field, 2018). Descriptive statistics (frequencies, percentages, means) summarize gambling prevalence, types, and impacts. Inferential analyses, including chi-square tests and logistic regression, examine relationships between variables (e.g., peer influence and gambling frequency, gambling expenditure and household economic disruption). Results are presented in tables and charts for clarity.

### 3.9.2 Qualitative Data Analysis

Qualitative data is analysed using thematic analysis following Braun and Clarke's (2006) six-step process: (1) familiarization, (2) coding, (3) theme identification, (4) theme review, (5) theme definition, and (6) reporting. Transcripts are coded manually and with NVivo software to identify themes related to social learning, Behavioral intentions, and gambling impacts. Themes are aligned with the theoretical frameworks (Bandura, 1977; Ajzen, 1991). Triangulation integrates qualitative themes with quantitative findings for a holistic understanding.

## 3.10 Ethical Considerations

### 3.10.1 Confidentiality

Participants' identities will be protected through anonymization (e.g., using pseudonyms in reports). Data will be stored securely on password-protected devices.

### 3.10.2 Voluntary Participation

Participants can withdraw at any time without consequences. No incentives will be offered to avoid coercion, though transport reimbursement may be provided for focus group discussion attendees.

### 3.10.3 Sensitivity to Vulnerable Groups

Given the potential stigma around gambling, especially addiction, questions will be framed sensitively to avoid distress. Referrals to local support services (e.g., counselling through NGOs or MAGLA-partnered hospitals) will be provided if participants disclose gambling-related harm.

### 3.11 Chapter Summary

This chapter presents a mixed-methods methodology to investigate youth gambling in Mtandile, Lilongwe, using a sequential explanatory design. The research setting, Mtandile, is a low-income urban area with high gambling prevalence. Structured questionnaires and semi-structured interview guides are used as instruments, tested through a pilot study to ensure reliability and clarity. Data collection involves quantitative surveys, qualitative interviews, and secondary data, analysed through statistical and thematic approaches. Ethical considerations, validity, and reliability measures ensure robust findings, aligned with the theoretical frameworks and literature from previous Chapter.

## CHAPTER 4 RESULTS AND DISCUSSION

### 4.1 Introduction

This section presents findings from a mixed-methods study conducted in Mtandile to assess gambling participation and behavior. A total of 50 participants were engaged, comprising 30 questionnaire respondents and 20 interview participants. The combination of quantitative and qualitative approaches provides a comprehensive understanding of gambling practices, motivations, and impacts within the community.

### 4.2 Response rate

Table 4.1 Response rate table

<b>Data collection method</b>	<b>Distributed</b>	<b>Completed</b>	<b>Response Rate</b>
Questionnaires	30	30	100%
Interviews	20	20	100%
Total	50	50	100%

All 30 questionnaires were completed (100% response rate), ensuring strong data representation from Mtandile youth. Participants were mostly aged 18-25 (youth focus), with a mix of students, unemployed, and casual workers reflecting local poverty. Gender balanced slightly male-heavy due to higher male gambling, per cultural norms around football betting. Interviews included diverse voices: daily gamblers, occasional players, family members, and community observers. This sample captures Mtandile's real youth realities high unemployment, mobile access, and peer-driven culture making findings relevant to similar Malawi urban poor areas.

### 4.3 Demographic Characteristics of Respondents

#### 4.3.1 Demographic Profile Table

<b>Characteristics</b>	<b>Category</b>	<b>Number</b>	<b>Percentage</b>
Age Group	18-25 years	42	84%
	26 -35 years	8	16%

Gender	Male	32	64%
	Female	18	36%
Employment status	Unemployed	28	56%
	Casual	22	44%
Educational	Secondary or below	35	70%
	Tertiary	15	30%

When the 20 interviewees are added, males constituted 100% of the total research participants. Although female gambling is rising rapidly in Malawi particularly via mobile-phone-based crash games, betting shops in low-income townships remain heavily male-dominated social spaces.

4.4 Presentation of Findings by Research Objective

4.4.1 Objective 1 – To examine the social effects of gambling on youth behaviour, family relationships, and community dynamics in Mtandile

4.4.1 Participation in Gambling

Figure 1 shows that 76% of 30 young people in Mtandile take part in gambling, from daily to occasional betting. Interviews support this, showing gambling is a normal part of youth life, often connected to football and friends. Many said they bet every day for fun and quick money. This means gambling is very common and accepted in the community. This high participation reveals the widespread reach of gambling among youth, fulfilling the objective of assessing gambling prevalence and behavior in Mtandile

#### 4.2.2 Types of Gambling

Figure 2 reveals sports betting is the most popular (63%), followed by online games (39%), lotteries (26%), and informal betting (32%). Interviewees said sports betting helps them feel part of football culture. They also said some online games, like Aviator, are very addictive because they give the feeling of "just one more try" to win. This shows both traditional and emerging gambling forms attract youth and highlights changing gambling patterns, addressing the objective to identify dominant gambling types

#### 4.2.3 Access to Gambling Platforms

### 6.0 Role of MAGLA in Promoting Responsible Gambling

#### 6.1 Awareness of MAGLA's Role

- **Questionnaire (n=30):**
  - Yes: 18 (60%)
  - No: 12 (40%)

Many participants admitted limited knowledge of MAGLA's functions. One respondent said, *"I only hear about MAGLA when betting shops mention licenses."* Another noted, *"I didn't know there is an authority regulating gambling."*

Figure 14 shows 60% knew about the gambling authority MAGLA, but 40% did not. Many only heard of MAGLA when visiting betting shops. Limited knowledge of MAGLA signals gaps in regulation awareness, tying to objectives about the regulator's role

## 6.2 Participation in Awareness Campaigns

Figure 15 shows only 33% had joined awareness campaigns. Most had not, indicating weak outreach and the need for better education, directly relating to evaluation of preventive initiatives

## 6.3 Effectiveness in Preventing Underage Gambling

Figure 16 shows opinions on MAGLA's role were mixed. Only 36% said the authority was effective, while half were unsure or negative. Interviews noted underage gambling persists despite regulations, questioning enforcement strength and fulfilling regulatory role objectives

## 6.4 Enforcement of Age Restrictions

Figure 17 shows half said shops don't check ages strictly. Minors often gamble without ID checks in shops or online. Weak enforcement indicates practical regulatory challenges, addressing enforcement objectives

Findings reveal that while MAGLA is recognized by some participants, awareness and engagement remain limited. Perceptions of effectiveness are mixed, with enforcement of age restrictions seen as weak. Participants emphasized the need for community outreach, digital regulation, and youth-focused programs to strengthen responsible gambling efforts.

### Objective 6. Potential Interventions to reduce gambling harm among youth

Respondents were asked to select all applicable interventions. The distribution was follows:

Figure 18 shows most supported awareness campaigns (80%), age verification (64%), and stopping aggressive gambling ads (60%). Additionally, 70% wanted programs like business

training as alternatives to gambling. Open-ended feedback proposed youth centers and stronger gambling laws, directly informing intervention recommendations

### 6.1.1 Willingness to Participate in Alternative Programs

Respondents were asked if they would join programs offering alternatives to gambling (e.g., entrepreneurship training):

**Table 6.1 willingness to participate**

Response	Frequency (n)	Percentage %
Yes	35	70%
No	5	10%
May be	10	20%

A clear majority (70%) expressed willingness to participate, showing strong potential uptake for entrepreneurship and vocational initiatives.

Among the 50 respondents surveyed in Mtandile, the majority (80%) identified awareness campaigns in schools and communities as the most effective intervention to reduce gambling harms among youth. Stricter age verification (64%) and prohibiting aggressive marketing (60%) were also highly endorsed. In terms of alternatives, 70% of respondents indicated willingness to participate in entrepreneurship or vocational training programs. Open-ended responses highlighted community resource centres, financial literacy groups, and stronger local bylaws as key strategies for addressing gambling issues.

## CHAPTER 5: CONCLUSIONS, AND RECOMMENDATIONS

### 5.1 Introduction

This final chapter synthesizes the empirical findings from the mixed-methods study on youth gambling in Mtandile, Malawi, transforming raw data into meaningful insights and actionable strategies. Drawing from 30 questionnaires and 20 interviews with 50 participants, it addresses the study's core objectives: assessing gambling participation and behavior, evaluating social and economic impacts, examining the Malawi Gaming and Lotteries Authority (MAGLA)'s role, and identifying interventions to mitigate harms. The chapter provides a comprehensive summary of findings, draws evidence-based conclusions about gambling's pervasive effects, offers targeted recommendations across policy, community, economic, and health domains, and outlines areas for future research. By bridging data with practice, this chapter aims to guide stakeholders—including MAGLA, government agencies, local communities, NGOs, and educators—in protecting vulnerable youth from gambling's destructive cycle, fostering healthier social and economic environments in low-income urban settings like Mtandile.

### 5.2 Summary of Findings

The study uncovered alarming patterns of gambling engagement among Mtandile youth. Figure 1 indicated 76% participation rates, with frequencies from daily to occasional, primarily through

sports betting (63%, Figure 2) accessed via mobile apps (74%, Figure 3). Monthly expenditure mostly stayed below 15,000 MWK (Figure 4), but 31% exceeded this, signalling financial overreach. Social impacts were profound: family conflicts affected 67% (40% often, Figure 5), mental health issues struck 73% (33% severely, Figure 6), responsibilities were skipped by 67% (Figure 7), peer influence motivated 74% (Figure 8), social isolation hit 37% (Figure 9), and risky behaviour like theft occurred in 20% (Figure 10).

Economically, 56% accumulated debt (23% over 50,000 MWK, Figure 11), 70% sacrificed essentials like school fees and food (Figure 12), 30% faced job losses (Figure 13), and most reported net losses despite viewing gambling as a poverty escape. MAGLA awareness reached 60% (Figure 14), yet campaign participation lagged at 33% (Figure 15), effectiveness was mixed (36% positive, Figure 16), and age enforcement failed for 50% (Figure 17).

Interventions enjoyed broad support: awareness campaigns (80%), age verification (64%), ads bans (60%), and alternatives like entrepreneurship training (70%, Figure 18), with suggestions for youth centers, financial literacy groups, and local bylaws. These findings, triangulated from quantitative charts and qualitative interviews, paint a consistent picture of normalized, technology-driven gambling inflicting multi-dimensional harms on youth, families, and communities □.

### 5. 3 Conclusions from the Study

Youth gambling in Mtandile constitutes a full-blown social and economic crisis, normalized through football culture, peer networks, and mobile accessibility, far beyond mere recreation. High participation (76%) and preferences for sports betting and apps reveal how digital transformation has privatized and intensified risks, enabling secretive, round-the-clock engagement that evades family oversight. Socially, the data exposes cascading damages: family trust erodes amid conflicts over diverted funds, mental health deteriorates with anxiety and isolation post-losses, education and employment suffer from absenteeism, and peer pressure perpetuates the cycle while risky behaviour signals addiction's extremes.

Economically, debt traps (56%), essential cutbacks (70%), and job disruptions deepen poverty, contradicting the illusion of gambling as a wealth shortcut—most lose consistently, entrenching household instability. MAGLA's moderate awareness (60%) belies weak outreach, enforcement gaps allowing underage access, and skepticism over effectiveness, underscoring regulatory

shortfalls at the community level. Collectively, these insights affirm gambling as a structural community problem, not individual failings, exacerbated by unemployment and limited alternatives. Without intervention, it threatens generational development; yet strong youth support for preventive and empowering measures signals hope and readiness for change.

## 5.4 Recommendations

### **Policy and Regulation**

- MAGLA should enhance visibility through mandatory community forums, signage in betting shops, and digital campaigns explaining its protective mandate, addressing the 40% unawareness gap.
- Enforce rigorous age verification with ID scanners in shops and biometric/app-based checks online, tackling the 50% reporting weak compliance and curbing underage participation.
- Introduce spending caps (e.g., 10,000 MWK/month for under-25s), real-time loss alerts, and bans on youth-targeted ads portraying quick riches, responding to addictive online features like Aviator
- Community and Education Roll out sustained awareness campaigns in schools, churches, and markets using peer educators and football stars to normalize non-gambling alternatives, building on 80% endorsement.
- Integrate gambling risks and financial literacy into secondary curricula and provide family counseling via health clinics to mend conflicts affecting 67% of households.

### **Economic Alternatives**

- Launch accessible vocational programs in entrepreneurship, ICT, and trades—tailored to 70% youth interest—partnering with NGOs for startup grants and job placements to counter poverty-gambling links.
- Establish community savings groups and youth resource centers offering sports, arts, and skills training, directly from open-ended suggestions by 36% of respondents.
- Mental Health Support Deploy mobile counselling units and helplines for gambling-related stress, targeting the 73% affected, with school-based peer support to prevent isolation and risky behaviour.

## 5.5 Areas for Further Study

- Longitudinal cohort studies over 5+ years to track gambling trajectories, addiction progression, and long-term health/financial outcomes among Mtandile youth.
- Comparative analyses across Malawi's urban (e.g., Lilongwe, Blantyre) and rural areas to identify contextual variations and scalable interventions.
- Independent audits of MAGLA's programs, including cost-benefit analyses of enforcement tools and campaign ROI, to refine regulatory efficacy.
- Experimental trials of interventions like app blockers or entrepreneurship pilots, measuring reductions in participation and harms pre/post.