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Abstract: The status of gambling in the world is on an upward trajectory. It is increasing by day as players and operators are seeking the excitement that comes with new games. Africa is not an exception as revealed by the results of a study carried out in Zimbabwe. There is so much interest in the gaming activities from virtually all demographic levels. The interest from foreign investors within the industry is equally on a high compared to the yesteryear. The question that has continued to worry the regulator within this industry is the sudden interest when other sectors of the economy are seemingly on a low. Traditionally, gambling has been viewed negatively and those seen to be patronizing the casino sites were labelled. The views appear to be warming up to the extent that many opportunities are now being presented by the industry. Many economic benefits are now being realized to the extent that section 53(2) of the lotteries and gaming act in Zimbabwe is obligating the institution to take up socio economic support within various sectors of economy.

Keywords: Gambling, Gambling Harm, Responsible Gambling, Socio Economic Support,

I. INTRODUCTION

Gambling refers to the wagering of money or property on the outcome of a game or event that is largely random with the intent to win more money or property. Globally, gambling has been practiced among many cultures for thousands of years (Abt, Smith & Christiansen, 1985). Most people gamble moderately while some become addicted (Gupta & Derevensky, 2001) In the Global North societies such as the United States (US), the growth of legal gambling in the recent decades has been fueled largely by increasing public acceptance of the gambling activities both as a form of recreation and a substantial contributor of tax revenue as well as national economic growth of the countries involved.(Mangion, 2007).

Manuscript received on 04 April 2022 | Revised Manuscript received on 10 April 2022 | Manuscript Accepted on 15 May 2022 | Manuscript published on 30 May 2022.

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The gambling industry in Switzerland, for instance, has been growing the economy year after year in recent years. In 2008 alone for instance, casino and lottery organizations realized close to CHF (Swiss franc) 1.9 billion of gross gaming revenue (GGR). This revenue was then committed to provision of public goals (Conference proceedings: Beijing, 2010). A study by Ernest and Young (2020) equally revealed that a significant amount of money that was received by the English Premier League was contributed by the gaming industry.

In Asia Pacific, the revenue realized in 2010 saw a surge of about 49.7% following the opening of two resorts in Singapore. This development was set to attract visitors from China and other countries in Asia. Resultantly, casino operators are continuing to improve their products so as to grow their businesses. The gaming business will only grow into the future if the operators provide exciting games in their machines. These views were shared by Zwane representing the activities in Africa (Chairperson of Gauteng Gambling Board:2016) who said, '...since the global economies crises of 2008, Gross Domestic Product (GDP) growth peaked at 3.6% in 2011, declining to 1.5% in 2014, 1,3% in 2015 and 0.3% in 2016. Despite the difficult 2016 financial year, the gambling industry has managed to withstand the storm through resilience and adaptability.' In 2009 the global legal gambling market was worth over \$335 billion with lotteries and casinos generating most of that revenue. Gaming operators and suppliers of compliant gaming devices have been seen to be constantly watching the space for what will excite their punters and translate into the urge to gamble. This level of alertness and responsiveness from the operators results in increased demand for their games which explains why land based casinos are now threatened by home gaming as players now have the convenience to access games from wherever they are. The social media and indeed technology are quite instrumental as tools for sharing information among the actual and prospective players. The momentum generated by technology and the social media has thus presented itself as a force that no progressive Gambling Regulator, operator can ignore if they should be in a position to grow and sustain their industries. No wonder Charles Darwin (18th century) argued that 'survival in any environment is not about intellect or strength but the ability to adapt.' Many communities, including those from Africa, now believe that legal gambling has a significant role in building or sustaining economies particularly the indigent

communities (Manica Post, Zimbabwe, 2022).

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In South Africa, for instance, gambling contributes significantly to the national tax revenue base (see CASA, 2016) For Professors Peter Collins and Graham Barr (2003), the people who never gambled prior to 2003 in South Africa were 25.1% but by 2003 this number had significantly reduced to 20%. This is reflective of an increase in gambling activity.

While the gambling activity is on an upward trajectory others argue that illegal gambling cause severe economic and social costs. This is why Michael Oppenheim, a former PJ Morgan broker was sentenced to five years in prison for embezzling more than \$10million from a customer (The Washington Post, 2007). Accordingly, Oppenheim's attorney said the crime he committed was fueled by a gambling addiction that included losses of more than \$1million on bets that Apple's stock price would rise. By the same token, while Caspersen was prominent and had inherited substantially from his father, by 2014 he had lost \$20million of his inheritance to gambling addiction (The Washington Post, 2007). This prompted some legal Liberal Democrats like Lord Cement-Jones to argue that gaming machines were destroying and damaging communities (Green, 2016).

Part of the problem with gambling, according to some views, is also caused by living close to clusters of bookmakers (Vong, 2007). According to Thomas Jefferson, the third American President "a lottery (which is gaming) is a salutary instrument... a tax on the willing only." He went on to say that it is "a tax on who can [afford to] risk the price of a ticket without serviceable injury for the possibility of a higher prize," which meant that it is beneficial, based on a transaction entered into voluntarily and that citizens should not be hurt by participating should they fail to win.(Michalko, 2007)

From the foregoing, there is no doubt that gambling is both beneficial and harmful to society, depending on how activities associated with it are conducted. This, therefore, calls for the need to institute measures and principles that should be upheld to the gaming industry. The grand question however remains: how should this be done? This is part of the question that this study seeks to quantitatively and qualitatively answer.

The world-over, some individuals and communities are celebrating the benefits of legal gambling within their communities. However, there are others seeing the pain, loss, stress and distress that comes with gambling. As gambling is increasing, so are

the challenges that come with the addiction that it causes among citizens. In some Western societies, for example, the total proportion of adults who have gambling problems to varying degrees doubled in five years from 5.2% (around 212000 people) in 2016 to 10.9% (around 478000) in 2021 (see Gambling Statistical data for Denmark, 2021). Among children and young persons (12-17 years) 6.0% (around 24 500 people) have gambling problems though it is not legal for this age group to engage in most types of gambling within their communities.

Gambling in Africa is equally growing now and coming with many challenges (Derevensky,& Gupta, 2004) that include stress, gender based violence, substance abuse. All these are linked to excessive or irresponsible gambling. As

punters lose on their bets they do not know when to stop or choose to ignore the call to stop. They continue to play thinking that the 'tables will turn' in their favor. Some have even resorted to the sale of their assets that include cars, stands, houses and many other such assets they may have as they seek to get more money for gambling.

II. GAMBLING AND LIVELIHOODS OF COMMUNITIES

It has been observed that a central feature of all gambling is the subjective excitement or arousal it appears to engender (Boyd, 1976). Anderson and Brown, (1984) also highlight that excitement is the main reason to play for most gamblers regardless of age, culture or status. The elderly are known to be active in lotto and bingo while the young players regardless of gender are active on sport betting. Gambling is believed however, to reduce with age as old players seek to preserve their self-concepts but research has shown that players never stop gambling with age.

What needs to be understood in gambling is the persistent gambling among players even in the face of repeated losses. Even if they lose it has been observed that the players will continue to play believing that the tables might turn in their favor one day. It has also been known that many people gamble because of the dream of immediate affluence. There is a strong belief that gambling can be an easy way of getting rich, so they will continue to play.

For some, gambling is thus an investment that is supported by the experience of years of continued play. Gambling is also seen as a piece of learned behavior that the players can ride on to get the best out of playing. As they continue to play the punters

need to be reminded consistently of what they will be getting themselves into since as they repeatedly gamble there is the danger that they may end up failing to stop. They must know that they may actually lose (Royal Mission Gambling Hmso, 1978) on their bet. When they lose they need not be too hard on themselves but take it as a game for which 'a player can win at times and also lose sometimes.' As the players gamble, literature has it that they believe that, 'the Casino is more risky yet it is equally more rewarding than sports betting.' In view of this reality punters will continue to play whenever they get that opportunity.

A. Status of the Gaming Industry

The gaming industry is believed by many to be growing exponentially the world over. Many investors seem to have realized the untapped potential abound within this industry. The punters have equally been seen to grow by day as they engage in various gambling activities as an avenue for livelihood sustenance, fun as well as entertainment. As the Industry grows, the Regulator is also expected to ensure that issues related to compliance are not violated. Some social commentators have been decrying this growth citing the possibility of the Regulator being expected to do more with less.





The Regulators and Authorities ought to learn from the trends and innovations that are taking place in other parts of the world to improve the gaming regulations at home. A lot is happening globally, so the global spread of gaming is creating opportunities for cooperation. Regulators and authorities are expected to develop synergies or partnership with global partners. No regulator regardless of where they find themselves can afford to do without a pathway to cooperation if the industry at home should survive (Guay, Richard, Martino Stephen, Mlambo Bheki, 2012)

Gambling has been seen to be a reliable revenue earner for many economies. In a survey of casino entertainment in South Africa (2016), Jabu Mabuza (the chairperson) said:

We are all aware that South Africa is currently battling a negative economic outlook due to various economic factors yet as an industry our revenues have held steady this year. Casino revenues of CASA members have increased this year by 6.7% from last year and they contributed R5.9 billion in taxes towards the South African economy.

The Casino Industry continues to positively impact our national, provincial and local economies making a significant contribution towards employment, social responsibility and infrastructure development.

These views were equally collaborated by CASA Chief Executive Officer Adv Themba Ngobese [Annual Report 2016] who said, 'The results of this year's survey prove once again that our member casinos are an important and vital cog in South Africa's economic engine both in terms of gross gambling revenue (ggr) and tax contributions.

Some societies have banned gambling because of the perceived social ills that it is associated with (Eadington and Cornelius, 1991). The erosion of family responsibilities, the loss of property for some gamblers or gambling operators and misdirection of one's attention from more important endeavors is so apparent among communities (Eadington and Cornelius, 1999). Many societies are thus seized with the responsibility of ensuring that they promote responsible gambling among the citizens since according to Oster (1992) even college students engage in gambling because they are highly impressionable, experimental and prime at taking risks while ignoring consequences which might affect their school life and even beyond. Saun (1999) argues that gambling whether legal or illegal is readily available to students on college campuses and surrounding areas. This confirms rather aptly that there is a lot of gambling within communities. According to Jacobs (1987) some players within communities gamble to lessen anxiety, while for others gambling provides an avenue to promote an escape from reality or problems. To this, Gupta and Derrevensky (1998) state that 20% of the pathological gamblers are seeking escape from the harsh realities of life. They fail to appreciate life for what it is (Morgenthau's realist theory) and would want an ideal world, which explains why Davey Xu(2007) states that there are so many risk and risk taking people in Casinos [What can help us fight illegal gambling in China]. This desire aptly reflects a desire to get rich fast.

Within Southern Africa, the RSA has been seen to have a well-run and supervised gaming industry with its world class casinos at Emperors palace, Monte casino, and Time Square yet the prevalence of gambling harm is equally apparent though

significant revenue is being raised. Gambling has been seen as a reliable revenue earner for economies according to a survey of casino entertainment in South Africa (Jabu Mabuza 2016, Chairperson of CASA). Jabu Mabuza reported that in 2016, Casino revenues of CASA members increased by 6.7% from the previous year contributing R5.9 billion in taxes towards the South African economy. The Casino Industry also positively impact the national, provincial and local economies making a significant contribution towards employment, social responsibility and infrastructure development. The gambling status in Zimbabwe has equally been seen to be on a growth trajectory that motivated the Ministry of Home Affairs and Cultural Heritage's request to enlist the services of foreign international partners that include N-Soft and Foulos Technologies to bring in appropriate technologies that would enhance revenue generation, collection and supervision of all gaming activities.

III. IMPACT OF GAMBLING ON COMMUNITIES

Many communities are benefiting significantly from gambling taxes, other statutory levies and social responsibility investments. In a survey by Ernest and Young (2020) gambling was providing a lot of money to the economy. During the period referred to 40 million pounds of the funds received by EPL for its programmes and games came from the Gaming Industry. It has been observed that not all citizens within communities are comfortable with gambling. In this regard the National Gambling Board (NGB) of South Africa in their Socio Economic impact of legalized gambling in South Africa reported that 50.2% of respondents in a study abstained from gambling for the following reasons

- 42.9% were not interested
- 20.0% lack of money
- 13.1% against religious beliefs
- 12.6% do not gamble at all
- 1.8% have no access to gambling facilities.

The extent of gambling is thus based only on those that are willing to play. The focus is thus to create a niche on those that are prepared to face the consequences of the gambling. The outlets are viewed as centres where the players can break from the hustle and bustle to spend some time with good food, great company and fabulous entertainment.

A. Effects of Gaming

The social impact of gambling can range from productivity loss, bankruptcy, crime, suicide, illness, abuse, divorce and separation, social services and treatment costs. This clearly reveals the impact does not only fall squarely on the gambler but society at large staring with the immediate family or spouse. These effects can thus be positive or negative.

Evidence has shown that financial problems can also lead to the breakdown of families. The significant other and the children of a gambling addict suffer the negative consequences of the gamblers' actions.

Gambling is also viewed as any other addiction like drug, sex, alcohol.

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B. Benefits of Gambling to Communities

There is a general acknowledgement that at present many States, the world over are deriving sizeable revenue from gambling activities. Gambling is now viewed as one of the most popular leisure activity drawing the attention of men and women within various communities. In Australia for instance gambling is available in a wide range of forms than in any other country. The understanding coming from some citizens is that since the government in Australia is benefiting from gambling activities, it then has to wholesomely embrace the challenges that also come with gambling. Their thinking is that the government should provide a safety net which entails provision of a security against any misfortune or difficulty, through education and counselling. Some individuals actually take gambling to excesses.

When an individual drowns in excess gambling experience has led to the understanding that costly treatment programmes are less effective in dealing with excess than preventive measures in terms of a public policy that would encourage controlled play through moral suasion. This strategy helps the potential and actual victims through persuasion to act in a manner that promotes compliance with the desired position or encouraging moderation of the gaming pursuits. Moral suasion acknowledges that coercion does not pay that much. These authorities may also help the escalation of the problem of gambling through control of commercial availability (Royal College of Psychiatrists, 1988). Once access is limited those having access may also be curtailed hence restricting those exposed to the gaming site, be they retail land based sites or online sites.

As long as there is unrestricted access to gambling sites there is that uncontested possibility of some players abusing the games. They would continue to play for as long as there is access and they have the ability to place their bets. In the ancient temple at Delphi, there was an Alphorism on the wall, which read 'nothing in excess', but many players do not have the kind of discipline that eliminates the excesses

C. Responsible Gambling

Gambling can be devastating to individual players, their families and the entire economy at times. This is attributable to the view that gambling has the capacity to overshadow judgment. It has been seen that those with problem gambling also develop other challenges such as depression. In view of this challenge, many social commentators believe in a fund being established that will deal with people suffering from problem gambling.

The authorities are thus expected though not codified to set up a toll free number that will help to call the gaming house at any time. To achieve this they are advocating the printing of the gaming house toll free number at the back of the ticket a player would have received for whatever activities he would to engage with the gaming house.

To promote responsible gaming the media is also expected to populate various sites with information that relates to this facet. The success of prevention and treatment of gambling problems is in large a measure dependent upon appropriate public policies in relation to the availability of gambling facilities and the social pressure encouraging participation.

This thus demands the reduction of casino density within

any given locality. The citizens need to be protected from the sprouting or proliferation of many gaming houses or casinos. This then leads to the position that gambling is accepted in some areas while frowned at in others. According to Daney Xu (2007) gambling can really be a problem for some to the extent that it would be difficult for them to live without it. As much as they lose, these players would continue to throng the gaming houses to even place more bets than before with the last money they have. The problem with the gambling addiction is that it has no physical symptoms. This makes it difficult to spot which promotes what is understandably 'hidden addiction'. These players include:

Aspirant heavies: These are high value core players who are likely to play all forms of investment in their bets also nearly all sorts of games.

Skill segment: These players do not typically play random games, unless there will be some kind of rules to be followed. The customers follow the history and trends to bet on their analytical results such as soccer games, basketball games. They also tend to play casino tables such as black jack and baccarrie since they believe they can utilize the historical trend to predict a result in other words to control the games.

Lotto big dreamers (Luck segment): these play games that offer large prizes.

Fun segment: These players tend to play for fun.

D. Root Causes of Problem Gambling

Gambling addiction is a brain disorder, which is preyed upon by the gambling industry. Once one gets addicted then it would be difficult to stop because the brain patterns would have changed (Professor David Nutt, Director neurolopsychopharmacology division of Brain Sciences. Imperial College, London). Addiction is indeed a brain that has changed to become entrained to the desires of gambling since it is viewed as relevant or tranquilizer. It is believed without contestation that gambling has a numbing effect or disinhibiting effect. The root causes of problem gambling

- Childhood development
- Genetics
- Learned behavior
- Saturation of gambling sites

Chance does not mean one will always win, one may at times win, at times lose, one should not have the false imagination or illusion that gaming is the best way to get rich. Some have won and got rich yet some have also lost and slipped into poverty, depression, denial and never recovered. One may gamble if they chose to but responsibly. They must stop chasing losses and control their impulse with a lot of understanding of the nature, risk and dangers of gambling. The young persons ought to stay away from gambling. They should leave it till when they are ripe to contain the challenges that it comes with. Those responsible for the young persons must therefore find time to share with them the evils that are synonymous with irresponsible gambling.

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They should not shy at all because the effects of gambling harm could be far reaching. The focus of gambling authorities is to reduce the incidence and prevalence of problem gambling. For young persons it is exciting to gamble particularly so when those around them are engaging in it as well. For the young persons the gambling culture can really be a chain reaction but they ought to be warned carefully to consider whatever decisions they take about their lives. They must be encouraged to measure twice and cut once, because life and its rare opportunities is delicate.

E. Recovery from Gambling

The recovery from problem gambling requires individual effort. The individual must be committed to this decision but family support equally helps the victim as long they are prepared to receive the assistance or support. This can come through a self- exclusion strategy. Self-exclusion entails banning oneself from gaming sites. This however is not easy and demands a lot of commitment, sacrifice and discipline.

F. Dealing with Addiction

Dealing with addiction is not easy. A lot of effort and commitment from the individual is required. The following steps have been seen to help in a great way. The steps are however not cast in stone as individuals are different at personality level and may also be at varying addiction levels:

Admit that one is addict

This requires one to soul search and be true to self about where they stand. Only when they are true will the process of rehabilitation start

Cognitive behavior

Cognitive behavioral therapy is currently considered the most efficient method of treatment for gambling disorder.(Rizeanu, 2018)

Finding the deeper cause of the addiction

The individual should engage self so as to understand how the gaming behavior grew from just a game to an addiction. The individual should critically follow the progression. This will help one to see how and at what point this become a problem.

Why does the Individual Feel Incomplete: it has been noted that when individuals feel incomplete they engage in compensatory behavior, it is this feeling of lack that gets an individual into excessive gambling.

What is the Individual Running Away From: The individuals may actually be running away from some world pressures. Once these individuals realize what problem they are in, they will then be in a position to address it honestly.

Educating oneself about addictions

A lot has been written about problem gambling. Through reading, the victims will be in a position to understand how equally circumstanced individuals dealt with similar challenges.

Getting into the right environment

The associates also assist victims to recover or further drown into the addictions. The right environment helps an individual to recover.

Relating with the right people

Individuals should seek to find and keep the right company. At times individuals find themselves trapped because they would want to become hence end up engaging with bad company.

IV. DEALING WITH PROBLEM GAMBLING

With the advent of technology, there is a lot that individuals can do to help themselves, so that they do not sink into severe gambling. Technology provides players playing remotely access to measures that discourage people from gambling excessively, such as prominent links to websites where players can self-test for problem gambling and receive education on how to gamble safely. The remote players can also link up with internet counselling facilities, which will be accessed free of charge. Within some jurisdictions, authorities can also make it mandatory that operators set up a fund that responds to the health needs of players arising from excessive gambling. The remote gambling operators could equally offer players a facility for setting limits to their losses including setting exclusion periods and software exits that can detect patterns that indicate problem gambling and alert the players accordingly.

A. Online Gambling

Gambling has been part of human life for centuries (Mangion). Today the games may be the same but their presentation and packaging has changed over the years to adapt to cultural trends, in as much a way as the channels over which games are played. The internet and broadband is driving video and online gaming adoption of the land based casinos and its effect on increasing the social networking of players as one of the trends of online gaming. Technology is driving the way people want to be entertained. Personalization and customization are critical for gambling consumers. Players are allowed to indulge in sports betting in South Africa, but only if they bet on websites that have been officially licensed by some of the nine provincial gambling and racing boards in the country.

South Africa accounts for over 80% of the gambling industry on the continent. The National Gambling Act 7 of 2004 in South Africa legalized online wagers across nine provinces. In 2018 the global gaming industry consisted of 2.3 billion consumers, who spent nearly US\$ 138 billion on games

B. Challenges with Gambling within Communities

Within many jurisdictions, the vulnerability of the gaming sector to money laundering is a primary concern. In this vein for instance, the Malta Gaming Authority continued to strengthen its AML supervision in order to ensure a coherent and effective supervision of the industry. Necessary safeguards need to be put in place to ensure the prevention of money laundering and funding of terrorism. This demands that an AML team that is put together by the authorities should have the necessary skill and capacity to conduct effective offsite and onsite assessments for all licenses, both land based and remote. According to Goffmand (1967) gambling is a risky and fateful activity in which something of value can be lost at times while at times winning is also possible.

The way the gaming is done cannot be manipulated by man. The impact of this is that the machines or games used must have credible integrity. As punters fall in love with the games they are encouraged to engage in the games responsibly. When they start, persistent losses they must know that this may create challenges for them as well as their work places, families and relationships.

C. Dealing with Illegal Gambling

Clearly stated regulations can help to deal with issues of illegality within the gaming industry. Effective regulations undeniably help the consumers of the games to lawfully bet. The purpose of regulations is thus to keep crime out of gambling, ensure gambling is conducted fairly and openly protect minors and the vulnerable from being harmed or exploited by errant operators. Operations should understand that players are interested in the performance of their games. Those pursuing illegal gambling are actually capitalized on this aspect because players will be chasing for high performance games.

V. BENEFITS OF GAMBLING WITHIN COMMUNITIES

The lotteries in the form of what is now called *Keno which* was first played in China 3000 years ago to fund the building of the Great Wall, though banned around 1886 when China felt that they were similar to robbery and prostitution (Magnian, 2007). Singapore on the other hand dropped their ban in 2005 and are now doing well with so much progress witnessed. Gross gaming revenues for Macau in 2006 were US\$7.2 billion while for Las Vegas were US\$6.6 billion for same period. These figures clearly reveal that gaming activities have the potential to benefit economies in a great way (Ping et al 2007).

Casino is regarded as a hard form of gambling while a lottery is a soft one. The casino is thus more addictive and create more problems. The harder form of gambling allows the player to use his winnings to bet again. The harder form of gambling provide opportunities to win larger amounts of money. The losses can be considerably too large.

According to Davey Xu (2007), illegal gaming can be reduced by a more open market offering consumers a broader range of products operated under a stringent policy framework, providing both returns and enhanced player protection culminating in increased levies and tax revenues. Illegal gambling world wide is believed to be rampant. The FBI estimates that between \$80 billion and \$380 billion a year is wagered illegally on sports, making illegal sports gambling. An estimated \$88 billion (US) is actually spent annually at underground casinos and gambling rings in China alone, Betting is also exploding on the internet.

This study collected data from gaming operators, punters, beneficiaries, general public and the regulator. The areas chosen for the study were Harare, Mutare and Bulawayo. The gaming activities chosen for the study were casino operators, sports betting and gaming houses. The data for the study was collected through well crafted questionnaires, interview guides and documents analysis.

The participants in this study were as detailed below:

The study used a sample of 70 for the punters because according to Sekeran (2003) a population of 85 would do

well with a sample of this size.

For the operators the population for the study was 64 and the appropriate sample size was 56.

For the regulators the population was 12 and the 12 officials at the regulatory board were used in the study. All the officials at the regulatory board participated because of their small number.

For the beneficiaries, the population was 14 and they were all chosen for the study.

For the general public a total of 60 was involved in the study, and a sample of 52 was chosen consistent with Sekeran (2003)

As a way of dealing with gambling illegalities, authorities have to really flex their muscle. Consequently, authorities in China Beijing for Instance 'are trying to block the foreign gambling sites but the amount of online gambling is rising' (Davey Xu, 2007).

Other views in this illegal gambling debate are however asking whether, 'the government should keep attacking it or instead issue a policy to legalize and regulate it.' This is the predicament many countries of the world are facing.

In view of the extent of problem gambling the respondents concurred that there is an overarching need to set up a fund that will promote the rehabilitation of those players that would have been affected. The Respondents also converged towards the point that counsellors must be enlisted in all areas with gambling activities so that those affected will be assisted before the problem deepens. Several respondents also proposed awareness campaigns that conscientise players to be instituted so that those affected will be assisted before the problem worsens.

Many other respondents equally advanced continuous engagements that conscientise players on the power of adopting self-exclusion and voluntary exclusions so as to keep away from the gambling sites. This is consistent with the views of Leeing and Yu (2007) that 2-3% adults are problem gamblers while 4-8% adolescents are slipping into problem gambling. Gambling harm in view of the findings of this study is indeed apparent. One respondent GC006 actually said in an interview

'Vanhu vapera nenjuga idzi, mhuri dzaparara, hupenyu hwapararra. Naka hameno kwatichasvika (many are submerged in gambling.

Families are now failing and lives are now devastated and there is no light at the end of the tunnel. Future is gloomy.)

The regulators and government officials interviewed confirmed that embracing technology in monitoring and supervision of gambling activities would help to eliminate crime and criminality. Many gaming sites are believed to be conduits of money laundering but the respondents confirmed that technology will allow for the monitoring of activities in real time, thereby eliminating any possibility or propensity for crime and criminality. Many respondents indicated that not much is being done currently to deal with gambling harm. They went further, particularly (P04, P12, P15) to suggest that more funding must be committed to promoting rehabilitation of gamblers.

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They said, 'Hurumende inofanira kubatsira kuti vanhu vanenge vaita dambudziko iri vabatsirwe. Hurumende ndeyevanhu. (the government need to commit more resources towards problem gambling. The government has a constitutional obligation to get people out of this problem.)

Adding her voice P11 said,

'the government should improve the lives of the citizens. Some punters are in it because of poverty, low incomes. So they believe that as they continue to play they might end up winning and provide for their families'

But PG 12 argued that the players should just have the discipline to cope with socio- economic realities just like anybody else. They should play for fun, but should they win, then that becomes a bonus and not vice versa. They should not think that they can have a steady income from gambling.

A strong regulator with clear legislative support and meaningful powers of enforcement is vital in ensuring the integrity of all gambling through direct and indirect participation of the various stakeholders within the industry.

The regulator in response to the question on gambling activities clearly indicated the following status regarding

gambling in the country.

	Type of Gaming Activity			
Location	Casin o	Gamin g House	Sport s bettin g	Total
Harare	6	6	67	89
Mutare	4	-	6	10
Bulaway o	4	1	6	10
Total	14	6	79	109

A. Status of Gambling in Zimbabwe

The respondents revealed that Harare has the majority of the gaming shops. The greater part of these entities are sports betting shops. This indicates that the culture of betting is now high, particularly for sports betting since it involves small bets when compared to Casinos.

Responding to the same question on the status of gambling in Zimbabwe, respondent GO04 (gambling operator) indicated that sports betting is a growing industry due to its accessibility to punters when compared to casino. He also went on to highlight that placing a bet at a sports betting outlet is simple while for casino the environment is elitist and requires more money, whether one is playing the tables or the slot machines.

The majority of respondents revealed that gambling has improved significantly over the last 10 years particularly in terms of sports betting. When asked to comment one operator revealed that this could be attributable to the acceptance of soccer as the premier sport. Respondents GO 06 revealed that the increase in the gambling activity could be attributed to the economic challenges that the country is experiencing. He went further to state that,

In the absence of a stable economy citizens tend to gamble to try their luck so as to supplement their income. This is about bread and butter considerations. On a good day one can walk away with a lot of money. On a bad day, one can also sink, but they do not lose hope.

Respondent GP 40 weighed in and said, 'iri ratova basa. Vanhu varikuwana mari.' (This is now a form of business. Many are making a living out of the activity).

The gambling regulator (GR 03) in response to the same

question indicated that,

'the activity of gambling should be taken as a sport, as fun if there is any winning, that should be incidental and not the motivator.'

He went further to suggest that this attitude would help foster the culture of Responsible Gambling. This response was complimented by GO 24 who said,

'when the appetite to win over takes reason, the punters end up engaging in overdrive to the extent of selling property, borrowing and in extreme cases stealing in order to raise money for gaming. This in my view would need an institution that promotes counselling so that the players do not lose balance when they engage in gambling.'

Majority of public citizens questioned whether gambling should be more or less readily available to citizens. They felt that exposing the greater number of citizens to gambling would not be good for a country. Others believed that there should be no limitation on the liberties of individuals. In their view individuals hence allow individuals to make their own choices. Whether they should gamble more or less should be their own decision, as long they are in their right faculties. The regulator (GR 06) weighed and said,

While individuals have their liberties, the state equally has an obligation to protect its citizens. In that vein, it is its responsibility to determine how many gambling outlets should be allowed within a given locality. What needs to be appreciated is that at times individuals fail to make rational decisions about their lives. In that vein the state should be expected to promote mechanisms that enhance the safety of the individuals. In their view individuals make their choices regarding how they spend their time and money in pursuit of pleasure. Respondent PC 14 went further to suggest that the State within a democratic environment should not be seen to interfere with commercial transactions entered into between willing buyers and willing sellers except when they are eliminating the use of force and fraud by either part.

Respondent PC 20 argued that 'no responsible State wants to see people ruining their lives and that of their families. In that vein gambling operations should be limited within communities. Regulation helps to guaranteed that the industry is sustainable.' The regulators and operators both agreed that online gaming is where the world now is. It is now the norm for citizens to undertake their various activities at their convenience, gambling included. They would also need to gamble or place their bets at home and whenever they have the urge to play. Being restricted to the retail gaming outlets has been overtaken by the revolutionary developments in technology. They however, conceded that this comes with challenges. Respondent GR 02 advised that 'it is only the engagement of competent development partners with up to date technologies that can make this a reality. Smart gambling is thus possible once a competent software development partner is secured who designs a software that helps to monitor in real time all gaming activities that include but not limited to:

Legal age of gaming



- Allowable levels of money for gaming
- Remittance of levies to government.

To compliment this position, the researcher got information from the press (The Herald, March 2023) that the government was intending to engage reputable partners to promote the monitoring and supervision of gambling operators.

In order to curtail gambling harm, GO 04 during an interview revealed that the punters should have the discipline that enables them to keep their appetite on tight leash. He however, went further to acknowledge that this is not easy hence the need to have an institution that promotes responsible gambling or alternatively a software that identifies and isolates those falling within this category.

The Regulator (GR01) in response to the question of the level of interest among new players advised that the office is actually overwhelmed by applications of those intending to set up shop within the industry. He however, went on to advise that, while the country is said to be open for business they are keeping a watch on gambling density so that the country does not end up being a State of gamblers. The regulator or the State has an obligation to protect the citizens from excessive gambling, because gambling addiction is often associated with other behaviour or mood disorders (Segal et al)

The regulator (GR 01) in response to the question of gambling harm revealed that the genesis of this harm is when the personal appetite of the tripartite nature of the soul overshadows everything (according to the tripartite nature of the soul espoused by Plato) the soul has 3 parts, desire, wisdom, nobility or virtue. He went further to suggest that players should be encouraged through various ways to rise above the appetite or desire that overruns the reason. Once this happens the players would engage in too much gambling which is not sustainable. Reason within players should not be subordinated to personal gaming appetite. The appetite to gamble should be maintained within acceptable levels so that it does not glide into problems. The soul of the player according to Plato should maintain its unity so that the player continues to be reasonable hence engage in gaming activities responsibly.

The regulators and government officials confirmed that embracing technology in monitoring and supervision of gambling activities would help to eliminate crime and criminality. Many gaming sites are believed to be conduits of money laundering but the respondents confirmed that technology will allow for the monitoring of activities in real time, thereby eliminating any possibility or propensity for crime and criminality.

The operators and punters alike confirmed awareness of the existence of a regulatory framework that governs the gambling activities. There was meeting of minds however, that the regulatory framework is ineffective. Asked to elaborate GP 44 indicated that there is no limit to how much one is allowed to gamble while the mechanism to monitor age were ineffective. This he argued is promoting gaming by the underage which is not good for development. The young should be restrained from getting involved in such activities.

VI. CONCLUSION

The gambling culture needs to be monitored closely. If the activities of punters and operators alike are not monitored many of them will slip into problems. It is actually better to avoid the problems before they occur. This explains why it is widely acclaimed that prevention is better than cure. The ramifications of irresponsible gambling heartbreaking and saddening. To that end the regulator should aggressively campaign against irresponsible gambling. The gospel should be to encourage the players to engage in the game for fun and not for improving income levels, realizing that once individuals start chasing their loses they will get into serious problems

DECLARATION STATEMENT

Funding	No, I did not receive.		
Conflicts of interest	No conflicts of interest to the best of our knowledge		
Ethical approval and consent to participate	No, the article does not require ethical approval and consent to participate with evidence.		
Availability of data and material	Not relevant		
Authors Contributions	All authors have equal participation in this article.		

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