

UNIVERSITY OF EDUCATION, WINNEBA

**EXPLORING STUDENT EXPERIENCES OF SPORTS BETTERS IN KWAME
NKRUMAH UNIVERSITY OF SCIENCE AND TECHNOLOGY**



MASTER OF PHILOSOPHY

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**A thesis in the department of Psychology and Education of Faculty of Educational
Studies, Submitted to the School of Graduate Studies, in partial fulfillment of
the requirements for the award of degree of Master of Philosophy**

(Guidance and Counselling)

In the University of Education, Winneba

JULY, 2022

DECLARATION

STUDENT'S DECLARATION

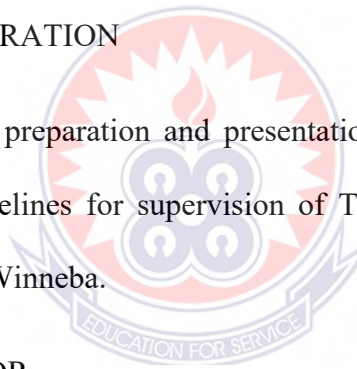
I, Kru Samuel Kwabena., declare that this thesis, with the exception of quotations and references contained in published works which have all been identified and duly acknowledged, is entirely my own original work, and it has not been submitted, either in part or whole, for another degree elsewhere.

SIGNATURE.....

DATE.....

SUPERVISORS' DECLARATION

I hereby declare that the preparation and presentation of this work was supervised in accordance with the guidelines for supervision of Thesis Project as laid down by the University of Education, Winneba.



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DATE.....

ACKNOWLEDGEMENTS

Thanks to the Almighty God for seeing me through this work. My sincerest gratitude goes to my supervisor Dr. (Mrs.) Patricia Amos for her wonderful guidance that has tremendously shaped this work. I am also grateful to all the lecturers at the Department of Psychology and Education, University of Education, Winneba for their immense contributions.

Finally, I am appreciative of the contributions of many more people whose names have not been mentioned here especially, my classmates. I say God bless you all



DEDICATION

I dedicate this work to my lovely mum, Rebecca Tuah.



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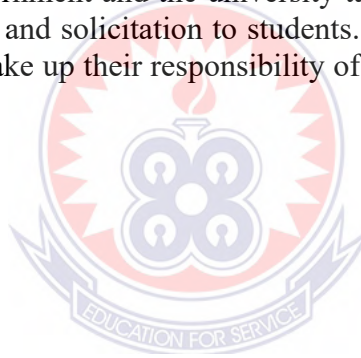
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ABSTRACT

The purpose of this study was to explore student experiences of sports betting in Kwame Nkrumah University of Science and Technology. The research approach was qualitative whilst phenomenological design was adopted to achieve the goal of the study. Field data was collected from 8 participants with the aid of interviews. Data was analysed using thematic narratives while secondary sources were collected from existing documents, reports, textbooks, newspaper publications and internet search. Participants were selected using snowball sampling technique. The study found that the participants have positive perception towards sports betting since it is a source of fund and a positive initiative in sports development. The study also found that peer pressure, lack of jobs and covetousness were the factors that result to betting amongst the participants. Furthermore, sports betting adversely and positively affect students' psychological and emotional well-being, results to poor academic performance, and leads to suicidal thoughts. Again, the study found that most sports betters resort to use of alcohol and the solace they find in friends as a means of coping with the effects of sports betting. It is concluded that students' betters in Kwame Nkrumah University of Science and Technology have positive perception towards betting albeit its negative consequences, do not see anything wrong with sports betting. The study recommends that the government and the university take steps to reduce the exposure of sports betting information and solicitation to students. Also, parents should be motivated by school counsellors to take up their responsibility of assisting their wards to attain their educational goals.



CHAPTER ONE

INTRODUCTION

1. Background to the Study

Ankomah (2015) argued that betting has always fascinated mankind. People have, since ancient times, used betting as a form of leisure, entertainment and, of course, as an opportunity to profit. Also, Palmer (2013) indicated that people are in love with the idea of testing one's skills or luck against an uncertain event—it is human nature. Today, betting is mostly done around sports events. The point of betting is to rationally assess all relevant variables of an uncertain game/race/match, then compare them to the bookmaker's assessments, which usually comes in the form of odds or spreads and place the proper bet if the assessments differ sufficiently. It is pretty easy to grasp the concept of betting, but being able to consistently beat the bookmaker is not (Ankomah, 2015).

Gambling which is also known as betting has been generally defined as betting or wagering money or something of value on an event that has an uncertain outcome with the possibility of winning money or materials (Korn & Shaffer, 2016; Potenza, Wareham, Steinberg, Rugle, Cavallo, Krishnan-Sarin & Desai, 2017). Gambling traditionally includes activities such as wagering at casinos, on lotteries, animal racing, card games, sporting events, video lottery, and Internet card and casino games (Evans, Bowman & Turnbull, 2015). However, gambling may include everyday activities that might not normally be associated with connotations of the word gambling such as raffles sponsored by communities or organizations, bingo, or childhood board games.

When public and commercial use of the Internet began in early and mid-1990s, it soon became apparent that this could also be a medium used for gambling. Two other developments helped set the stage. The first was the creation of gambling software by Microgaming in 1994/1995 (Online Gambling.com, 2016). The second was the development of encrypted communication protocols by Crypto Logic in 1995 that allowed secure online monetary transactions. In 1995 a few sites (for example, Gaming Club) began offering casino gambling games online without real money being wagered. Some sports books (for example, Intertops Casino, Sports Book, Ladbrokes) also created websites that listed their odds as well as toll-free numbers to phone to place bets (Alberta Gaming Research Institute (AGRI), [2017]).

The first case of money actually being wagered over the Internet by the general public appears to be the online purchase of lottery tickets from the International Lottery in Liechtenstein for a manual drawing that occurred on October 7, 1995 (American Gaming Association, 2016a). Rapid expansion followed, with most of the new online gambling sites being sport/race books and casinos basing their operations in Caribbean and Central American countries with permissive gambling legislation, low taxes/fees, and relatively lax enforcement. In January 1996, Inter Casino, based in Antigua, became the first online casino to accept a wager online (Online Gambling.com, 2016; American Gaming Association, 2016b).

In 1996 and 1997, several other Caribbean islands (Netherland Antilles; Turks and Caicos; Dominican Republic; Grenada; St. Kitts & Nevis) and Central American countries (Costa Rica; Belize; Panama) began licensing, or at least hosting, online sports/race books and/or

casinos. In the United Kingdom, Eurobet began offering online sports/race betting in 1996 (American Gaming Association, 2016c).

In Australia, Centrebet in the Northern Territory also began offering online sports betting in 1996, with three more sports/race books in operation by the end of 1997 (Amey, 2011). A few more online lotteries emerged when Finland granted a license to operate online lotteries to The National Lottery of Finland in 1996 (Andrle, 2014) and the Coeur d'Alene tribe in Idaho began an online lottery in February 1997.

The next couple of years saw other jurisdictions enter the game, most notably Gibraltar in 1998 and the Kahnawake Mohawk Territory in Quebec in 1999 (Australian Productivity Commission, 2015). By the end of 1996 it is estimated that about 15 online sites accepted wagers, increasing to over 200 by the end of 1997, 650 by the end of 1999 and 1,800 by the end of 2002 (Balestra & Cabot, 2016). Revenues had similar increases. Moreover, Baron and Dickerson (2015) estimated that Internet gambling generated \$2.2 billion US in 2000, compared to only \$300 million several years earlier.

Most of the new Internet gambling sites as well as most of the expansion in the early years consisted of new companies not associated with any land-based gambling establishments. This was largely because established gambling providers did not want to do anything that might jeopardize their land-based licenses because of the grey legal status of Internet gambling (Bowsher, 2016). There were some exceptions, such as some European countries that allowed their sole gambling monopoly to extend services online, existing United Kingdom (UK) based sports/race books that went online (Brown, 2013; Bruncker, 2014), and some existing Australian sports/race books and casinos that started legally adding

online services in the late 90s (Franck, Verbeek & Nüesch, 2010). This has changed in recent years, as several countries now permit their established lottery operations and/or sports/racebooks to offer services over the Internet (for example, Ghana, Hong Kong Jockey Club, Atlantic and British Columbia Lottery Corporations in Canada, several European countries and many others).

According to Price Water House Coopers [PWH] (2016), in Kenya, the annual gross turnover of the industry is \$20 Million. The government is literally trying to keep up with the pace of the industry and to date, most if not all of the laws revolve around licensing, taxation and control of entrants and not on regulation and protections to vulnerable users. There has been no move in tying in the new technological channels, challenges they pose with regards to access and control into the new laws, hence, this leaves a lot of room for interpretation and hence manipulation by the Gaming and Betting companies (PWC, 2016).

Ghana is another African country where betting laws are particularly lax. As such, players will find a wide range of gambling options, including land casinos, lotteries and sports betting (National Lotto Act, 2006). Sports betting in particular, is a popular form of entertainment for Ghanaians who are allowed to bet in person at sports books. These bookies also offer online betting options, as well as the chance to wager over the phone (Aflakpui & Oteng-Abayie, 2016).

In 2007, the Ghana Gaming Commission swooped down on illegal gambling entities, and today licenses are issued to major gambling companies that have the authority to offer a wide range of gaming services, including sports betting. These companies are well known sponsors of major sports teams (Vaughan, 2007). A number of well thought out bills govern

the country's gambling legislation, including the Casino Licensing Act of 1975. While online gambling is permitted, and is seen as an extension of legal casino games, a significantly large proportion of the population is unable to afford computers and internet connection. Those who can, however, have no problem accessing licensed Ghana online casinos, as well as offshore sites which accept Ghanaians.

Theoretical Framework

A theoretical framework improves the way a study is carried out by directing, organizing, and supporting the entire investigation (Ahmad, Shah, Latada & Wahab, 2019). The framework that underpinned the entire investigation is introduced in this section of the study. The study adopted the Social Learning Theory and Problem Behaviour Theories by Albert Bandura (1977) and Richard Jessor (1968) respectively. The theoretical framework's underlying principles and assumptions are also explained. The theoretical framework's limitations are then discussed in the context of this investigation.

1. Social Learning Theory

Bandura (1977) integrated behavioural and cognitive theories of learning and came up with the social learning theory to explain the influence of society on behaviour. Social learning is the most common way that people learn new behaviour merely by observing, imitation and modeling in a social context. The theory suggests that new behaviours are learned by paying attention towards the wanted behaviour, (Bandura, 2001). Positive and negative expectancies described in Bandura's theory influence gambling behaviors directly and indirectly and according to Owen (2001), the media channel provides opportunities for one

to acquire a new behaviour. Bruner et al. (1990) suggest that humans often do not have the capacity to learn new behaviours for themselves. The process of social learning thus occurs through observing others perform a particular behaviour, their attitudes and observing the outcomes of that behaviour. If they are desirable the behaviour is most likely to be imitated.

According to Bandura's (1977) social learning theory, the addictive behaviour of gambling is learned through watching attentively other people gambling. It includes such concepts as observational learning, imitation and modeling. The desired behaviour is strengthened if there is an incentive and in gambling and sports betting money is the reinforcer. The theory emphasised that certain environment characteristics motivate a person to copy behaviours in their surroundings. Thus, in the gambling environment, people influence and were influenced by their surroundings.

According to Bandura (1961), behaviour modeling involved paying attention. This refers to watching attentively to the model ignoring other disturbances. Memorising learned behavior is required for the behaviour to become permanent. After memorising a desired behaviour demonstrating the behaviour is essential and it will be learned permanently. Gamblers visit sports betting shops very often when they begin so as to learn the activity quickly.

This theory was used to underpin the study because the researcher believed that when sports betters at KNUST win, they share the good news of winning to their friends. They do this by explaining to their friends the amount of money they used to bet and the amount of money they won. Through this explanation, the researcher believed that some of their friends would be convinced to also try sports betting. In this sense, they had been able to

win their heart to sports betting. It can then be explained that these sports better had been able to influence their colleagues to also go into sports betting.

On the contrary, when sports betters in KNUST loss, they are likely to share this sad news to their colleagues. This situation can serve as a lesson to their colleagues and may deter them from also betting in sports. Hence, influencing their colleagues to either minimise their involvement in sports betting or stop sports betting totally.

2. Problem Behaviour Theory

Richard Jessor (1968) brought up the Problem Behaviour Theory (PBT). The theory was initially developed to study problem behaviours like alcohol abuse in tri-ethnic communities (Jessor, et al., 1968). The theory explains how problem behaviors develop. The theories concepts were adopted from Rotter's Social Learning Theory (1954) and Merton's (1957) concept of anomie. Jessor, Chase and Donovan (1980) defined problem behaviour as any behavior that deviates from social values and legal norms and meets social control response for example social rejection. The theory assumes that behaviour is a result of interaction between person and their environment (Lewin, 1951). The maladaptive behaviour is desirable to the individual who portray it and views it as functional and important enough thereby posing a blind eye to legal or social sanctions (Jessor, Jessor & Finney, 1973). In this respect, gambling is a desirable consequence resulting in social acceptance by adolescents. Thus, gambling behaviour is functional, purposive and instrumental; it is unlikely to be abandoned without alternatives which provide similar satisfactions without costs.

Zamboango et al. (2004) noted that the theory involves three systems that are personality, behaviour and perceived environment. Personality system as according to Jessor (1991) refers to all social cognitions, personal values, expectations beliefs and values. Aspects that make up the personality system include values, beliefs, orientations, expectations and attitudes towards the self. Personality system examples include not valuing academic achievement, strong desire for independence, high social criticism, alienating self and decreased self-esteem. The perceived environment system refers to family and peer expectations, (Jessor, 1991). Perceived-environment variables like alcohol use models are intertwined with problem behaviour. Problem behaviours in this system include no regard to parental disapproval, high peer support for problem behaviours and low parental control.

According to Jessor (1991), behaviour system involves problem and conventional behaviours that oppose each other. Problem behaviours include alcohol abuse, taking drugs, risky driving and gambling. The behaviours are intertwined and involvement in one behaviour increases the occurrence of the other behaviour for example drinking and driving. Conventional behaviours on the other hand are socially approved for example going to church and school. Problem behaviours are thus characterised with high engagement in problem behaviour and low engagement in socially approved behaviours.

According to Donovan et al. (1991), each of the three systems of psychosocial influence that are comprised in the problem behavior theory influence behaviour problems like gambling to occur. Jessor et al. (1995) suggested that gambling is an unconventional behaviour which is problematic. This theory was chosen because the researcher believed that Kwame Nkrumah University students who engage in sports betting view the practice as a desirable behaviour and thus portray it as functional and important enough thereby

posing a blind eye to the legal or social sanctions. In this respect, gambling is desirable consequence resulting in social acceptance by the participants, thus gambling behaviour is functional, purposive and instrumental; it is unlikely to be abandoned without alternatives which provide similar satisfactions without costs.

Statement of the Problem

In many parts of Africa, sports betting is growing at an incredible pace, thanks to a number of factors. Top global companies have penetrated the African sports betting market due in part to lax laws on betting, while the growth in popularity of mobile betting sites also play a huge part in this growth rate ([Arora, McJunkin, Wehrer & Kuhn, 2010](#); [Beckert & Lutter, 2013](#)). South Africa, Nigeria and Kenya, in particular, have shown a significant growth rate, according to a 2014 report on gambling in Africa put out by Price Waterhouse Coopers.

According to the report, the four-year average growth rate of these three countries combined will be just under 7%. By 2018, says the report's authors, total gambling in these countries will be worth \$37 billion. Sports betting in South Africa alone will grow over 20% ([Ariyabuddhiphongs, 2011](#)). However, these studies were not conducted among students but on betters in general.

Studies specifically on students also suggest that gambling is not an uncommon activity. Approximately 80% of students have gambled while in school (Korn & Shaffer, 2016). Ladouceur, Bouchard, Rhéaume, Jacques, Ferland, LeBlond and Walker (2010) found that problem gambling is more common among students than among adults or adolescents;

results showed problem gambling rates of 1.71% among adults, 4.25% among adolescents, and 5.05% among college students between the ages of 18-25 (Evans, Bowman & Turnbull, 2015). Though these studies were conducted among students, none of them was done here in Ghana. Besides, they all used quantitative research approach.

Additionally, over 2.5 million students experience negative consequences as a result of their gambling; approximately one million of these may be classified as pathological gamblers annually (Evans, Bowman & Turnbull, 2015). Derevensky and Gupta (2010) found that among students attending two Minnesota College campuses in close proximity to casinos, 87% had gambled in the past year and 2.9% were identified as probable pathological gamblers, which the authors contrasted to lower rates of pathological gambling in previous research. Proximity to gambling venues was hypothesised to be a factor in the higher rate of pathological gambling (Derevensky & Gupta, 2010).

Research from the past 15 years presents gambling and in particular problem gambling among college students as an increasing public health problem and important issue to be addressed. Whilst gambling or sports betting has not been a problem in Ghanaian Universities in the 90s and the early 2000s, it is becoming a serious concern in recent times. In May, 2019, several media outlets including Ghanaweb citing starrfm.com.gh reported of Kwame Nkrumah University of Science and Technology having banned all forms of gambling and sports betting on campus. This was premised in the fact that it was gaining roots and distracting students from their core-objective. A report by the Daily Graphic in May, 2021 indicated that at least 50 students at Kwame Nkrumah University of Science and Technology used their fees to stake bet and upon failure were not able to pay their fees.

This resulted in their inability to take end of semester examinations (Daily Graphic, 15th May, 2021, page 4). Koross (2016) citing the works of Shaffer, Donato, Labrie and LaPlante (2005) stated that although problem gambling exist in all age categories, College (University) students are particularly vulnerable group, as going to College often represents the first move away from a student's family with fewer associated restrictions on their activities. Researchers reported that this segment of the population as having three times the rate of "disordered" gambling than that of adults from the general population (Gose, 2000) and among the highest frequency of problem and pathological gambling of any segment of the population (Shaffer, Hall & Vander, 1999).

Anecdotal evidence among students of KNUST suggest that they have been engaging in sports betting after it was banned by the university management. It was observed that students still engage in betting with their smart phones through applications from the betting companies. This situation was perceived to have adverse effects on the lives of the betters and most of the time affected their academic performance negatively. Even though, many studies have been done on gambling (sports betting) in general and especially amongst college students, they were mostly done outside Ghana. Moreover, these studies were done using quantitative approach (Evans, Bowman & Turnbull, 2015; Derevensky & Gupta, 2010). This study however, employed the qualitative approach in exploring student experiences of sports betters in KNUST so as to fill the gaps identified.

1.3. Purpose of the Study

The purpose of the study was to explore the student experiences of sports betters at the Kwame Nkrumah University of Science and Technology so as to make recommendations for policy formulation.

1. Research Objectives

The objectives of the study were to:

1. Investigate perceptions Kwame Nkrumah University of Science and Technology students have towards sports betting.
2. Explore factors contributing to sports betting among students at the Kwame Nkrumah University of Science and Technology.
3. Examine how sports betting affect the lives of students at the Kwame Nkrumah University of Science and Technology.
4. Explore how Kwame Nkrumah University of Science and Technology students cope with the effects of sports betting.

2. Research Questions

The study was guided by the following questions:

1. How do students of Kwame Nkrumah University of Science and Technology perceive sports betting?

2. What are the factors contributing to sports betting among students at the Kwame Nkrumah University of Science and Technology?
3. How does sports betting affect the lives of Kwame Nkrumah University of Science and Technology students?
4. How do Kwame Nkrumah University of Science and Technology students cope with the effects of sports betting?

1. Significance of the Study

The findings of this study would first and foremost bring to light exploring the experiences of sports betters in KNUST. The causes and effects of sports betting on KNUST students would be highlighted. In this sense, the university authorities can make use of the findings of this study to consolidate educational policies. The study findings would help authorities to develop policies to address the phenomenon of betting since this study would be directed towards the knowledge base of stakeholder in education.

Moreover, the government and other educational stakeholders would also gain more insight into the phenomenon which will enable them to respond positively and effectively towards extending a helping hand to remedy this problem. Additionally, findings of this study would be useful to the practitioners in the education sector (for example, guidance and counselling unit) on how to re-educate and handle the behavioural problems related to betting in their various schools. The findings of this study would also be used by the other researchers as baseline information for future studies in the area.

2. Delimitations of the Study

The study was delimited to exploring the student experiences of sports betters in KNUST. The study was delimited to students who had and continuously engaged in betting for four years and above. This is because the researcher wanted to have participants who have in-depth knowledge about the topic of the study.

3. Operational Definition of Terms

Bank: The total amount of money a gambler has to place bets on sporting events.

Betting: Is an activity which involves guessing the outcomes of a game using money.

Bookmaker: The bookmaker, also called the bookie or simply 'the house', it refers to the business or organisation that provides an odds market for sporting events, with prices available for all possible outcomes. A "book" is simply the full record of all betting transactions made with the betters for a particular event.

Event: This refers to the specific sporting event. Examples of events are India vs Sri Lanka playing the final of the Cricket World Cup or Real Madrid playing against Barcelona in the Spanish Soccer League.

Fair Odds: The odds that would be offered if the sum of the probabilities for all possible outcomes were exactly 1(100%).

Gambling: Is an activity that involves risking money on unknown outcomes of an event.

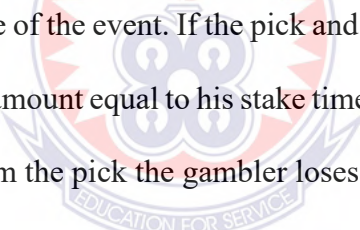
Market: A betting market is a type of betting proposition with two or more possible outcomes. The result of the match (home win, away win, or draw), the number of goals scored (two or less goals, three or more), or the time of the first goal are a few examples of different markets for a

Odds: In the context of sports gambling the odds of an outcome refer to the payout to be received if a prediction turns out to be correct. In this project the European notation for odds will be used. This notation describes the amount of money returned for every dollar wagered, including the original stake.

Pick: The selection among all the possible outcomes on which the gambler is placing the bet.

Profit: The amount of money additional to the original stake that the gambler receives when the bet is won. Bookmakers sometimes use the term Winnings, but this term refers to the amount of money paid back including the original wager, which is somewhat misleading. It is preferable to speak about the profit made in a bet instead of the winnings of a wager.

Result: The actual outcome of the event. If the pick and the result are the same the gambler wins the bet and is paid an amount equal to his stake times the odds offered on the selection. If the result is different from the pick the gambler loses his entire stake.

The logo of the University of Education, Winneba, is a circular emblem. It features a central sunburst or starburst design in white and red. Below the sunburst is a stylized figure or symbol. The text "UNIVERSITY OF EDUCATION, WINNEBA" is written around the top inner edge of the circle, and "EDUCATION FOR SERVICE" is written around the bottom inner edge. The entire logo is rendered in a light, semi-transparent style.

Soccer: Is an activity which involves two teams playing against each other with a ball.

Sports Betting: At its simplest, is placing a financial wager on the outcome of a sporting match, as well as on events that occur within the larger match or fixture.

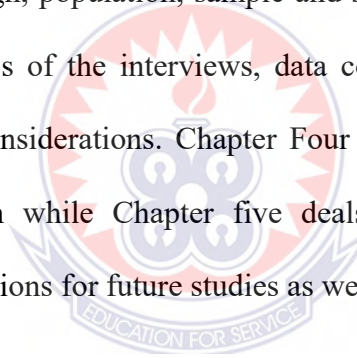
Stake: The amount of money being risked in a single bet.

Yield: A measure of the profitability of a series of bets, it is calculated as the sum of the profit made from all the placed bets divided by the sum of the money staked in all bets,

usually expressed as a percentage. For example, if after 10 bets of \$1 each there is a net profit of \$1.50, the yield.

4. Organisation of the Study

The study report has five chapters. Chapter one presents the introduction which is discussed under the following subheadings: Background to the study, statement of the problem, purpose of the study and research objectives. Moreover, it discusses the research questions, significance of the study, delimitations of the study, operational definition of terms and organisation of the study. Chapter two presents the literature review. Chapter three deals with the research methodology adopted for the study. Subheadings covered are: Research philosophy, research design, population, sample and sampling technique, data collection instrument, trustworthiness of the interviews, data collection procedures, data analysis procedures and ethical considerations. Chapter Four presents results or findings of the study and the discussion while Chapter five deals with the summary, conclusion, recommendations, suggestions for future studies as well as the limitations of the study.



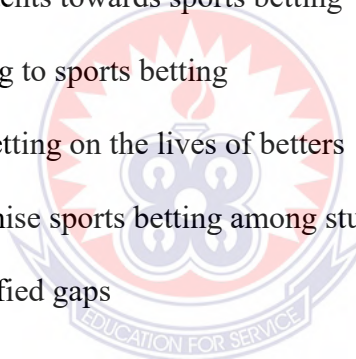
CHAPTER TWO

LITERATURE REVIEW

2.0. Introduction

The chapter deals with the literature review of the study on exploring student experiences of sports betters at the Kwame Nkrumah University of Science and Technology. It is discussed under the following topics:

1. The concepts of gambling and sports betting
2. Perceptions of students towards sports betting
3. Factors contributing to sports betting
4. Effects of sports betting on the lives of betters
5. Strategies to minimise sports betting among students
6. Summary of identified gaps



2.1. The Concepts of Gambling and Sports Betting.

According to Kusyszyn, (1990), gambling is the betting of money on outcomes that are not certain hoping to win more money. Thus, gambling is a risky action which is undertaken merely with the hope of winning. Wildman (1997) also suggested that gambling is

conducted consciously and deliberately on how a particular event will turn out. Gambling differs from insurance which reduces or eliminates loss, it offers little to no chance of a gain. Gambling is also known as betting. The results of a bet often come immediately. However, longer time frames are also common for instance bets of an entire sports season.

Buttressing the foregoing line of argument, it is paramount to fully understand about when or how gambling first originated. According to Sammut, (2010), gambling is a phenomenon that has survived longer than civilisation itself, thus it has existed with mankind since the prehistoric times and it is present in every society. Sammut also added that steps to track down the first gamblers have yielded no results.

To the researcher, betting is a kind of lottery where individuals put in some amount of money with the aim of winning a bigger amount of money after their prediction of scores had come to pass. This implies that if the scores predicted come to pass, it suggests that the bettor had won the bet and for that matter he/she would be given an amount of money higher than the one he or she invested into the betting. Further, the individual has a number of chances to predict the outcome of the game.

According to the Britannica Encyclopedia (2016), the first recorded gambling activity took place in China around 2300 BC. Black, (2013) conducted a research and his findings suggest that the origin of poker which is a type of gambling can be traced to the Minoan civilization, more than 3,500 years ago. Also, according to Black, (2013), many of years ago in ancient Greece, throwing two sixes was termed the 'throw of Aphrodite' and indicated winning a game. The Chinese in 2,300 BC invented a game of chance using tiles, the Chinese invented card games by 900 AD, (Black, 2013). Therefore, much of the history of gambling is dominated by ancient Greek and Chinese literature.

According to the Britanica Encyclopedia (2016), commercial gambling by governments and other authorities was legalised in order to raise money through taxes. On the same note, legal sports betting dates back to the late 18th century in the ancient Rome and Greece (Britanica Encyclopedia, 2016). Researches on gambling have been mainly influenced by the consequences it poses to society. Fong et al. (2004) carried out a research around the world and they concluded that, the United States of America spend twenty-five million dollars, Canada spends forty-four million and New Zealand spends sixteen million dollars yearly on services for problem gamblers.

This intense pressure on the country's economy as according to Fong et al. (2004), has propelled the research of gambling and problem gambling. However, researches also evidence that gambling is a commercial activity for countries; the legal gambling market totals an estimated \$335 billion. In this respect, Sammut (2010) conducted a research and concluded that money spent annually on gambling research is just a small fraction of revenues collected from gambling taxes. The Canadian Partnership for Responsible Gambling (2010) precisely noted that money spent on gambling research was less than 0.1% of the total revenue of taxation of gambling in America, (Gerstein et al., 1999).

The main categories of gambling products are sports betting, casino games, poker, bingo, skill games, and lotteries. Betting, the focus of this study can be described as speculative scenarios about sporting events regarding which participants exchange assets, known as bets or wagers, concerning a specific outcome (Alberola & Garcia-Fornes, 2013).

The researcher believed that for people to go into betting, the nation as a whole should accept the game of betting. This infers that one cannot easily enter into betting if the nation in a way had not accepted betting by its citizenry. The researcher conceptualised that

governments accept betting because of the income it generates from it. This suggest that the more individuals go into betting, the higher the likelihood that the nation would generate higher income through betting.

Sports betting distinguish itself from other gambling products in one fundamental respect. Whereas in other gambling products probabilities of winning are known with certainty and the law of large numbers dictates profits for the organizers because odds are stacked in favor of them, market participants in sports betting can deduce only their subjective probabilities (Levitt, 2004). In other words, while other gambling products involve risk but no uncertainty, sports betting contain both risk and uncertainty (Figlewski as cited in Levitt, 2004). Consequently, in sports betting, bettors have a chance to be profitable (and organisers of betting unprofitable) in the long run if they are able to determine probabilities of sporting events more accurately than the other market participants.

Furthermore, in literature, football betting and soccer betting are used interchangeably. Football betting, as used in this study, means staking economic and non-economic resources on the results of football matches. Football is the most used concept in Ghana and have thus decided to adopt this concept, since this is what the betters and others use in the context. Football betting is a common aspect of gambling in societies (Moore & Ohtsuka 2007; Frey, 2006). People gamble for different purposes. These include ego, recreation and relaxation, resource accumulation, therapeutic purposes, such as showing adherence to group norms to avoid sanction, or demonstrating addiction.

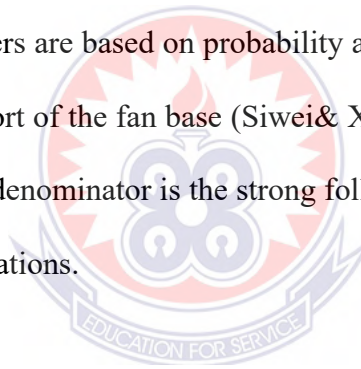
Gambling is a big business globally to the extent that it is now taxable and regulated as a legitimate business (Requirement of Online Sports Betting in Lagos, 2015; National Sport Policy of Nigeria, 2009). For instance, according to Statistical Portal (2015), even though it may be difficult to accurately estimate the total value of global sports betting, due to the inconsistency in the regulatory and financing environments, responsible surveys estimate the value of sports betting industry at around 700 billion U.S. dollars and 1.000 billion U.S. dollars, while in fact the illegal betting only might be as high as 500 billion U.S. dollars. Some bookmakers even believe that sports betting is now worth over one trillion US dollars.

It is worth noting that any figure on the process of betting is only an indicative of the official gambling. Most gambling activities are undocumented and operate on the informal levels among friends, colleagues, spouses, relatives, and even enemies, and can be as much as billions of U.S. dollars globally. Generally, online gambling is a fast-growing business with an estimated annual growth rate of 12%, according to Global Betting and Gaming Consultants (2011), and this is driven by globalization and technology. Online betting and football betting particularly are best seen as an ancillary of westernization and globalization (Akanle 2011; Akanle, Olutayo 2010; McMillian, Laker 2009; Crawford 2003).

Football has become not only a recreational engagement, but also a social and economic activity with a strong appeal across classes, genders, races, sexuality and other social categorization, especially in Africa and beyond (Cooky 2009; Anderson, 2007; Armstrong & Giulianotti, 2004; Crawford, 2003) with continuously huge potential for growth. While professional literature has shown that football is entertaining, the role of technology in the

forceful imposing of the game at people can never be underestimated. Satellite and digitization of television is the major driving force that has made football available to the people even in the remotest parts of the world, thus making the fan base wider (Cooky, 2009; Anderson, 2007).

Apart from spreading the reach of football betting, technology has also widened the competitive capitalist market space and platforms of football betting, to mention, for instance, online betting platforms, telephone betting, lotto-like betting platforms, and so on (Dowling, 2010; McMillan, Laker 2009; Derevensky, Gupta & Winters, 2003; Derevensky & Gupta, 2000). Generally, against all the football betting platforms online and offline, the odds offered by bookmakers are based on probability assessments or forecasts of matches which attract a wide support of the fan base (Siwei & Xu, 2011). Regardless of the degree of the loyalty of fans, the denominator is the strong followership of football which has led to capitalistic business creations.



2.2. Brief history of betting

Before going further with the tracking, the clues of behavioral finance in betting, one should get familiar with this market. There is a time that built up the professional sports betting that goes back to very early times in forms of basic gambling. Gambling is an ancient form of recreation. There is archaeological and historical evidence of gambling in many ancient civilizations including those of the Egyptians, Chinese, Japanese, Hindus, Persians, Hebrews and Huns. “Gambling has been widely documented in prehistoric

cultures as well as among indigenous tribal peoples” (Gabriel, 1996). From these accounts it is likely that Gambling emerged independently in a number of different societies. In addition, gambling innovations and practices have been widely transported across geographical and cultural boundaries.

Gambling appears to have been widespread throughout Europe and Asia in the middle Ages. “In England, by the Sixteenth Century, gambling was common place through all social strata. Both men and women participated. Although tolerated amongst the aristocracy and upper classes, legal measures were introduced during the early part of the Seventeenth Century to curb gambling excesses in the lower classes. Legislation was passed making gambling illegal for commoners except at Christmas time. Betting clubs and houses proliferated. George II established the first national lottery. Betting on horse races and most other sporting events became popular (Volberg, 1999).

The rise of the Protestant work ethic during the early part of the Nineteenth Century was associated with a further period of betting restriction throughout much of Europe. In England, casinos were closed; gambling laws introduced and the state lottery was abolished in 1826. Bear-baiting and rat, dog and cock-fighting were prohibited. However, the new laws were enforced in a discriminatory manner. Upper class gambling continued to be condoned and flourished. Working class gambling went underground (Grant, 1994).

The first lotteries for prizes probably took place in Italy in the Middle Ages and were brought to France and England in the mid-1500s (Clotfelter & Cook, 1989). In revolutionary France, the glittering Palais Royal served as a tourist centre with shops and cafes as well as over 100 illicit gambling operations featuring dice and card games.

Although the five main clubs were legalised by Napoleon in 1806, anti-gambling forces were able to compel the clubs to close in 1837. The Napoleonic laws legalizing casino gambling formed the basis for legal gambling casinos today in France (Barnhart, 1992). France was the first European country to reintroduce casinos at spas and resorts at the beginning of the Twentieth Century.

It is impossible to tell just when the first sports gambling started. It seems from the records that horse racing is one of the oldest forms of sports betting. It has started in England in 17th century and spread to other countries. However, the professional sports betting is valid since the sports became professional in the beginning of 20th century.

The main continents for Sports betting have been US and Europe for a long time. In the first years the casinos were the only places where people could bet on sports events. Television broadcasting helped the sports betting to spread faster. The rise of professional sports, especially televised professional sports, has brought significant increases in the volume of sports betting in the United States.

Moreover, legalised sports wagering in Nevada flourished considerably when the federal gambling tax was gradually reduced from 10 percent to 2 percent from 1975 to 1979. The sports handle¹⁴ in Nevada increased dramatically from less than \$41 million in 1973 to almost \$258.7 million by 1979. ¹⁵ This figure is around \$2 billion dollars per year now and gives an idea of how sports betting grew in years.

The Internet has been another milestone for sports betting firms. Now most of the companies have an online department and almost everyone over 18 years old can have an account from all over the world. This brought a big impact on state taxes on betting. Some countries announced that they would not get any taxes on betting, and therefore many

companies located their base to these countries (offshore). In other words, the Internet provided gambling a tax-free location.

2.3. Kinds of gambling

For the purposes of this study, two kinds of gambling would be discussed. They are: Pathological and responsible gambling.

Pathological gambling

Pathological gambling is a major concept that suggests that gambling is a maladaptive behaviour. Gould and Sanders (2008) described pathological gambling as the inability to resist gambling impulses which can lead to undesirable personal and social consequences. According to the Arizona Council on Compulsive Gambling (1999), pathological gambling progresses gradually; it involves no control over gambling, irrational thinking and increased gambling despite adverse effects it presents. Thus, pathological gambling is a behavioral addiction example characterised by loss of control to the extent that it disrupts the gamblers life. Pathological gamblers at the end lose their savings and may resort to committing crimes such as forging checks and embezzling so as to get money to enhance their gambling.

Relationships and jobs may also be lost as a result of the disorder The Arizona Council on Compulsive Gambling (1999) carried out a study on pathological gamblers characteristics and discovered that there are two types of pathological gamblers, which are action gamblers and escape gamblers. The reasons for gambling, kinds of gambling activities, and

chances for recovery differ between the two types of gamblers, (Arizona Council on Compulsive Gambling, 1999).

Action gamblers display attachment to gambling because of their belief that the activity is stimulating and they favour types of gambling that require skill or knowledge, for example playing poker or betting on sports. Escape gamblers on the other hand develop gambling late in their life and they gamble for escape and empowerment. Escape gamblers share a common belief that gambling provides relief from stress and negative emotions. Escape gamblers differ from action gamblers as they are more likely to seek professional help and have high chances of achieving long-term recovery, (Arizona Council on Compulsive Gambling, 1999).

Pathological gambling was diagnosed as an impulse control disorder by American Psychiatric Association in Diagnostic and Statistical Manual of Mental Disorders (DSM) 5th edition published in 2013, (Potenza, 2006). A meta-analysis study carried out recently on 120 published researches approximated 1.6 percent adults in Canada and United States are in the DSM category of pathological gambling in their lives, (Shaffer et al., 1999).

Studies conducted show that pathological gambling prevalence among people from 18 years of age is estimated to be 3.9 percent, for adults and adolescents it is estimated at 1.1 percent and 5.8 percent, respectively (Shaffer and Hall 1996). According to Volberg, (1995), pathological gamblers start gambling at a significantly younger age. This is supported by a 1998 study which found a 4% to 7 % prevalence rate of pathological gamblers between the ages of 11 and 18 (Proimos, Pierce & Goodman, 1998).

1. **Responsible gambling**

Responsible gambling takes a positive side of gambling behaviour. Responsible gambling refers to staying in control of how much time and money an individual spends gambling (Blaszczynski et al., 2004). Thus, gambling responsibly involves treating the activity as a form of entertainment not a source of living. Responsible gambling activists advocate for gamblers to gamble with their head not with their heart because of the attachment that may develop. Gambling is just like other forms of entertainment, it is a way to spend money and responsible gambling relates to not spending more than one can afford.

The Queensland Government (2004), notes that responsible gambling can be affected in a controlled environment which minimises harm caused by gambling. This results in people making informed decisions on their participation in gambling within a conducive environment which enhances responsible social outcomes. According to the Queensland Treasury, (2002), responsible gambling involves the gamblers ability to conduct social responsibility and informed choices. Responsible gambling also results from collective actions by individuals, communities at large, the gambling industry and governments to achieve community concerns. Gambling responsibly also includes reducing and preventing problem gambling.

The arguments about gambling and necessity to stimulate responsible gambling originate from gambling problems, (Productivity Commission, 2010). Gambling responsibly is much concerned with reducing harm that problem gambling causes, (Department of Justice, 2010). The Reno Model suggests that the objective of responsible gambling is prevention, reduction of gambling problem cases, (Blaszczynski et al., 2004). Blaszczynski et al. (2004) indicated that it is paramount for governments to protect gamblers prone to develop problem gambling.

2. Personal characteristics of gamblers

Gamblers are viewed as a unique group within a community and before gambling was legalized, they were shunned by social and legal norms. Literature on gamblers personal characteristics is scarce; however, it can be obtained through looking at their demographic data. This provides information about their age, level of education, sex, marital status, employment status, favourite type of sports betting and number of years of gambling. According to Humphreys and Perez, (2012), sports bettors are a unique cohort. The gambling population is mainly characterised by males, young, unemployed and better educated.

Humphreys and Perez (2012) carried out a study in the United Kingdom, Spain and Canada, their findings suggest that majority of sports bettors are young males with low incomes. Another study on the personal characteristics of gamblers was also carried out by Gainsbury et al. (2013), they carried out a study of the patterns of gambling prevailing across Australia and their findings suggest sports gamblers appear to be young males who have high educational levels, single and unemployed. These research findings show that gambling is mainly characterised by young males usually between the ages of 18 to 30 years. Victorian Responsible Gambling Fund (2013), support this suggestion that young males around 20 and 30 years bet on sport.

Furthermore, to better understand the personal characteristics of gamblers, it is paramount to look at the drive that motivates gamblers, (Gaspero, 2013). Gambling is also characterised by young adolescents who have access to the internet and have knowledge of the sport. This notion is supported by Gaspero (2013), he conducted a survey with 161 sports bettors and the findings suggest that gamblers knowledge and experience motivate

the sporting activity. Thus, gamblers have to have knowledge of the sport so as to place a bet; this provides information about gamblers personal characteristics.

Gamblers also have personal characteristics, which relate to their favourite type of sports betting. They tend to place bets on their favourite sport and favourite teams in football. This is supported by a study carried out by Chin, (2013), on the US National Football League, he noted that gamblers were more likely to place bets based on sentiment and favourite type of sport. Bets are placed accordingly with the favourite team the gambler was emotionally attached to, (Chin, 2013). Lee et al. (2013) also added that gamblers have passion with their game of interest. It is thus, important to note that the demographic characteristics of people who gamble are similar and common.

The literature on personal characteristics of gamblers is few, thus it has too much gaps and might lack authenticity. As purported by Gainsbury and Blaszczynski, (2011), they proposed that demographics of interactive sport related gamblers is made up of a few studies to date. To buttress the foregoing discussion, Gainsbury et al. (2013) reiterated that the available literature on sports bettors was derived from surveys into participation in gambling rather than looking at sports bettors specifically.

This is also evidenced to by Wicker and Soebbing, (2013), in their study of online sports gamblers, they made inferences from this study to conclude that gambling is mainly characterised by males with low income and high education. Thus, very little studies have examined the personal characteristics of gamblers. Therefore, there is much need to conduct more research on gamblers characteristics in an African context as much of the research is dominated by Eurocentric evidences. However, despite gaps in gambling literature, there is much evidence that support that demographic characteristics of gamblers

are unique and universal. Therefore, age, employment status, level of education, marital status and gender all formulate personal characteristics of a gambler.

3. Sport betting games

The following are some examples of sports betting games:

1. Soccer/football: Is a team sport played between two teams of eleven players each. The main objective is to score more goals than the opposing team by moving the ball beyond the goal line into a rectangular-framed goal defended by the opposing team.
2. Dog Racing: This is also known as greyhound racing which is primarily done around an enclosed track in pursuit of an electrically controlled and propelled hare.
3. Horse Racing: This a performance sport, typically involving two or more horses ridden by jockeys over a set distance for competition.
4. Tennis: This is a racket sport played either individually against a single opponent or between two players each.
5. Basketball: This a team sport which involves two teams of five active players each trying to score points against one another by throwing a ball through a 300 cm high hoop under organized rules.
6. Virtual Horse Racing
7. Virtual Dog Racing
8. Rapido
9. Virtual Golf
10. Virtual Hockey

11. Virtual Basketball
12. Virtual Badminton
13. Badminton
14. Formular-1-Racing
15. Golf
16. Hockey
17. Cricket
18. Virtual Soccer
19. Virtual Tennis

1. **The betting process**

When bettors enter these betting offices they find any empty sit, as they sit down, they go through the sports journal on the table which carries betting fixtures they record their picks (bets) on a sheet of paper, after writing their pick they go over to the desk to pay to the cashier for their bets, as they pay for the bets the cashier gives them a 1 copy of the receipts while the cashier keeps the other receipt.

Some bettors return to their sits to watch the results of the game from the television screen displaying live games, while others leave for other activities if their pick (Bets) wins the game they return to the desk with their receipt to claim their winnings. The televised betting sport is streamed-lived on different sets of television hanged on the walls where the bettors sit to watch their picks. Beneath the Screen of the television are the points of each bets, the points are the numbers fixed by the betting houses of each stake, so the points of each stake vary with different betting sports. The points are the numbers multiplied by the staking money on the bets to get your winnings (Points X Staking Money = Total Earnings).

For example: If you stake 20 Turkish Lira as the staking money in a game of rapido and the winning numbers are 2 and 3, if the point of the bet is 17, your total earnings for that particular bets will be $20 \text{ TL} \times 17 \text{ Points} = 340 \text{ TL}$ will be the total winnings of the better for that particular game. The betting house fixes the amount on each game; the smaller amount of money is placed on the winning picks while larger amounts are placed for the Loosing picks, in other to manipulate the betters to go for the big pick and loose. For bets that as a clear winning pick the betting house has a small amount placed on it. The minimum amount that is accepted as the staking fees is 2 (Two) Turkish Lira.

From the above, it could be deduced that there isn't a major difference between gambling and betting the two have been interchangeably in literature. The focus of this study is on sports betting which is a form of gambling.

2. Perceptions of Students towards Sports Betting

1. Adam Sichel's Honours Thesis

LaBrie, Laplante, Nelson, Schumann, and Shaffer (2014) examined the rapid growth of internet gambling and the concern about its potential ramifications on public health. Their research involved an eight-month prospective longitudinal study of actual Internet sports gambling behaviour. The study tracked 40,499 individuals who subscribed to an online sports gambling service in February 2005.

The researchers collected data on fixed-odds bets, live action bets, and the event outcomes for the tracked individuals. To measure gambling involvement of the individuals, the researchers also recorded data on the money bet, money won, and number of bets per day. The median betting behaviour of the 39,719 fixed-odds bettors was to place 2.5 bets

of €4 (approximately \$5.30 US) every fourth day during the median 4 months from first to last bet. Bettors who bet in this manner averaged a 29% loss. Of the almost 25,000 live-action bettors, the median bettor made just under three bets of €4 every four days during a six-week period. This betting pattern resulted in a median loss of 18%. This research provides insight into what the results of mobile sports betting may be for states. As mobile betting capabilities increase access to gambling opportunities, these results support the idea that allowing mobile sports betting increases the likelihood of positive economic returns to the better.

Woolley (2015) wrote that, prior to his work, online gambling was historically referred to by using homogenising terms such as “interactive gambling” or “e-gambling.” This work explored various forms of participation gambling done via the internet. Through this exploration, the research sought to more successfully identify the factors that organise distinct groups of online gamblers and the unique experience of online betting. Woolley (2015) also analyses how different commercial gambling products can produce profitable business structures. Using online gambling and gaming in Australia as a frame of reference, the social and institutional factors that restrict different methods of online betting are also discussed. Three surveys were virtually distributed to discern information about online betting and sports gambling participation. The responses from the surveys establish a framework for the discussion of the various ways to gamble on racing and sports in Australia via the internet. Although this article also focuses on Australian gambling practices, the more entrenched nature of sports betting in Australia could provide some guidelines for implementing something similar in the United States.

From these results of LaBrie et al. (2014) and Woolley's (2015) studies, it can be deduced that betters from this study had positive perceptions towards betting. However, this study was done among batter in general but not among students at the higher institution. Besides, it was done in a developed country. Meanwhile, these studies adopted quantitative research approach. Further, while their study was longitudinal, this study used phenomenological design.

Griffiths, Parke, Wood, and Rigbye (2015) realised that there was relatively little previous research done on online poker even though participation rates for online poker have increased faster than other forms of online gambling. This research used an online survey distributed to 422 online poker players to investigate determinants of online poker success and problem gambling. Their work discovered that experience playing online poker was positively correlated with the number of days per year playing online poker, duration of online playing sessions, and financial success. However, length of time playing did not correlate with either the score on Diagnostic and Statistical Manual of Mental Disorders, fourth edition (DSM-IV) problem gambling criteria or perceived skill.

Further examination revealed predictors of problem gambling. A multiple regression revealed that problem online poker players were more likely to change their gender of their "player" when playing online, were undisciplined and spent over their allocated budget, and played more frequently for longer periods of time. Even though there is some skill involved in poker, skill was not a predictor for problem gambling. These results were discussed along with implications from the findings for key stakeholders (thus, the players, gaming industry, policy makers and researchers). The findings reveal what players did and did not like about online poker.

Players enjoyed the convenience of online gambling, as well as its potential to be a source of income. Players reported that they did not enjoy losing money, and the disruption of the value of money, namely that the invisible nature of the currency prevented them from realizing how much money they were losing. These aspects are similar between online poker and mobile sports gambling. Allowing mobile sports betting could increase the number of potential bettors but could also produce negative social aspects for players. Balancing these two sides is an important consideration when determining if mobile sports betting should be allowed in lockstep with physical sports betting. The study's profile of what predicts success or problem gambling in bettors is also key in deciding how to treat different types of individuals who decide to bet on sports.

Additionally, Lee, Chung, and Bernard (2013) found that new conflicts have arisen between researchers and policymakers in South Korea as a result of the increase in the popularity of Internet gambling. Those opposed to Internet gambling often cite the negative impacts of problem gambling, while supporters of Internet gambling consider online wagering to be a form of entertainment that is comparatively innocuous and convenient.

Coincidentally, both supporters and detractors use the increased rates of gambling to support their beliefs. Opponents claim that online wagering allows harmful addictions to develop, while supporters claim that the increased betting indicates that participants are very interested in this form of betting. The authors analyse how the increased amount of betting is related to motivation to bet and consequences from betting. To gather data about gamblers, the authors took a sample of participants from an online betting service in South Korea. Their findings showed that positive perceptions arise from intrinsic gambling

motivations, such as the desire for excitement, while negative consequences result from extrinsic gambling motivations, such as the pursuit of money. This study is useful because of its examination of the intersection between the ideologies of competing groups that also contest the fight over the legal status of sports gambling. There are two broad sides that surround the implementation, so it is useful to have this comparison.

Increasing access to sports betting by allowing individuals to remotely wager via the Internet can prove either side's point; gambling revenues will increase, but gamblers may be more imperiled. An understanding of what motivates individuals to bet may be revealed in this research's survey to determine if mobile gambling will have positive or negative consequences.

Wood and Williams (2016) collected survey data from 1,954 Internet gamblers and 5,967 non-Internet gamblers in two stages and used a weighted approach to data analysis to properly surmount methodology issues present in earlier studies. Using this data, the authors examined factors such as: the game-play patterns of Internet gamblers, the comparative gambling expenditures of Internet versus land-based gamblers, and the comparative rate of problem gambling among Internet versus land-based gamblers. They found that internet gamblers frequently also gamble at physical locations, spend significantly more on gambling per month, and have rates of problem gambling three or four times higher than rates seen in people who solely gamble at physical locations. The researchers ended their paper by examining pertinent repercussions of their findings on policy and theory going forward.

Wood and Williams (2016) acknowledge how aspects of internet gambling like increased convenience, the use of virtual money, and the comfort of betting at home may increase

the rates of problem gambling. They also report that a majority of Internet gamblers with gambling problems preferred in-person treatment for problem gambling to remote treatment. Given the findings that mobile gambling may increase problem gambling, it is important to know how to best treat any new issues. The survey in this research asks about requiring responsible betting measures, one of which could be in-home visits to mobile bettors. Although the gambling discussed is general in scope, it provides good information about longitudinal attitudes toward gambling.

In furtherance, LaBrie and Shaffer (2017) analysed different sports gambling trends in individuals that allow the separation of sports bettors with self-reported gambling-related problems from those who do not have such problems. The researchers were able to recognise gambling patterns that could result in gambling disorders because of the ability to track online gambling patterns. The development of pattern recognition can aid in the development of interventions to help individuals with gambling disorders become aware of their risky behavior and stem the development of future gambling issues. Recognising the path towards problem betting can help sports betting operators implement effective problem gambling procedures to ensure the health and safety of bettors. It is also key to know how these interventions are supported by the general population.

3. Factors contributing to Sports Betting

Clarke (2004) defined motivation as a mixture of internal factors and external factors which directly strengthen a particular behaviour. According to Reeve (2009), internal motivation relates to certain needs and cognitions while external motivation is a product of certain environment, social and cultural factors. The influence of motivation on behaviour evokes

the need to understand factors that motivate various behavioural patterns (Chantral et al., 1995).

Motivators are factors that influence gambling behaviour, they identify which gambling activities individuals engage in and also determine the level of involvement in it (Kleinginna, 1981). Numerous studies have been carried out in an attempt to quantitatively determine the motives for gambling of varying population groups. According to Hodgins and Guebaly (2004), the motives for gambling differ according to gender, of which man are more dominant. Walker et al. (2005), also noted that motives for gambling are guided by gambling behaviour that one individual portrays and the preferred type of gambling activity. The theory of self-determination states that a person is automatically motivated by the environment they interact with (Chantral et al., 1995). This theory's reiterates that gambling is motivated by gamblers experiences, by motives to enhance knowledge and by motives for achievement. Therefore, gamblers are motivated by their inner psychic.

The Department of Health and Community Services, (2005) in their study found out that gambling provides a chance to mix socially, thus it suggest social reasons. The model with four factors by Lee et al. (2006) suggest that casino gambling motives include socialization, learning, challenge, escape and winning as the major motives for gambling behaviour. In a similar study, Stewart and Zack (2008) came up with three main motivational factors which are coping, enhancement and social factors.

Lee et al. (2006) in a study of Korean populations found out that they mainly gambled for escape. Gamblers are thus faced with a strong desire to escape stressing life patterns and view gambling as providing the chance to relieve emotions. If a gambler is able to feel better after gambling, they will be compelled to gamble more. This correlation is supported

by Rockloff et al. (2010), their electronic gambling study yielded results that suggest that strong feelings for escape from work stress and interpersonal relationships motivate gambling behaviour.

Furthermore, buttressing the foregoing argument, gambling motives are best captured by the motivation scale to gambling brought up by Stewart and Zack (2008). Neighbours et al. (2005) carried out a research on the gambling motivational factors, in the study college students listed their perceived reasons for gambling and he summarised them. Lee et al. (2006) noted that studies have been conducted with casino players to come up with new gambling motivation models. From the researches reviewed, it is paramount to note that the most important reasons that motivate gambling behaviour are social, coping, amusement and monetary motives.

Gamblers are involved in the activity due to high hopes of winning money also known as hitting the jackpot. Gustavsson and Svanell, (2012) noted that winning large sums of money and getting rich are the overt motives for gambling. The possibility of winning money and getting rich is the highest hope of achievement that gamblers have. According to Binde, (2007), gamblers main dream is winning more than they would have actually given. Gamblers also lose money each and every day but high hopes of winning big and getting rich propels them to continue gambling.

As Hodgins (2008) puts it, winning money is a positive expectation perceived out of gambling. According to Neighbors et al. (2002), gamblers have high hopes of getting rich as an outcome of gambling. Lee et al. (2006) brought up a model with four factors for casino gambling motives and their findings showed that high hopes of getting rich was

universal among casino gamblers. Gamblers place small bets hoping to win a lot of money; thus they hope to win big with small money. Ladouceur and Walke (1998) reiterated that gamblers share a common fantasy in which they believe small bets will give them a chance to win a lot of money. Gamblers thus perceive gambling as a way of earning a high life.

Wiebe et al. (2001) carried out a study to find out what gamblers hoped to get from gambling, they interviewed 790 participants in different gambling sites and in their findings, they concluded that gamblers universally had high hopes of hitting the jackpot one day. This explains why gamblers continue to gamble because they all think that what they will win is going to surpass all the losses they would have incurred in the past. According to Hess and Diller (1972), bettors fantasise on becoming rich and this is shown in the frequency they get involved in gambling. In support of this, Conlisk (1993) carried out a study in Sweden, he noted that some people purchase instant lottery tickets but do not scratch them, he concludes that the gambler would be repeatedly fantasizing on the odds of the ticket changing their life.

Gamblers universally hope that their gambling will someday end their monetary troubles. According to Binde, (2007), the hope of winning and getting rich is present in all gamblers despite differences in setting. Thus, getting rich is essentially what gambling is all about (Binde, 2007). Miller (2009) carried out a study and found out that in Sweden, the imagery of overcoming economic troubles through gambling was a distinct factor influencing gambling.

According to Gudgeon and Stewart (2001), gamblers in their gambling experiences hope to win back all the money they would have lost to gambling. Gamblers believe that the

chances of winning are more than the odds of losing and thus they continue to gamble hoping to win back all their money they would have lost (Hedenus, 2011). These fantasies propel gamblers frequency in betting and the more they lose the more they will engage in the activity of getting back their money they would have lost (Binde, 2007).

Bruce and Johnson (2002) examined two groups of bettors: sophisticated and unsophisticated. They argued that sophisticated bettors place bets to increase their wealth but also because betting provides an intellectual challenge. This approach views betting as professional, following strict guidelines and systematic rules with the intention of maximising financial gains. Unsophisticated bettors, in turn, strive for excitement and social interaction, sharing a common enthusiasm regarding the build-up to the betting events as well as the drama of the events themselves. As a result, these bettors enjoy the social aspects around the successes and losses of their bets, without putting too much emphasis on financial gains.

Combining these two perspectives to discover why people participate in sports betting, we can say that incorporating the utility of gambling into the framework of expected utility theory is necessary, but that the magnitude of this utility might vary significantly between different individuals. For some, increasing wealth is the sole motivation for betting; for others, betting itself has its utility. In any case, this thesis views sports betting as a means to maximise wealth and explores the topic from the sophisticated bettor point of view. However, the study does not ignore the existence of unsophisticated bettors either. The proportion of “incompetent” betting volume generated by unsophisticated bettors has been shown to be significant and has a tendency to skew the odds, which, in turn, could possibly

be exploited by the “competent money” of sophisticated bettors (Paul & Weinbach, 2005b; Kotlyar & Smyrnova, 2012).

4. **Psychological reasons for betting**

A tendency to gamble, to play games that bring on unnecessary risks, has been found to pervade various human cultures around the world and appears to be indicative of a basic human trait. Modern theories of gambling motivation are quite different from some earlier theories. Early social scientists theorized that gambling was a way to deal with the pressures of industrialisation. Karl Marx grouped it with religion as an opiate for the masses. Psychoanalysts had a different view. Sigmund Freud analysed Fyodor Dostoyevsky’s heavy gambling and diagnosed him as punishing himself for his oedipal urges.

In the modern theory, the answer of the question why people bet is highly involved with findings of behavioral finance. The psychological traits explained by Tversky, Kahneman and Slovic are key issues to gambler behaviours. The tendency for people to gamble has provided a puzzle for the theory of human behaviour under uncertainty, since it means that one must accommodate both risk-avoiding behaviour (as evidenced by people’s willingness to purchase insurance) and an apparent risk-loving behavior. People who gamble do not appear to be systematically risk seekers in any general sense; instead, they are seeking specific forms of entertainment or arousal.

Moreover, the gambling urge changes from person to person; it tends to take for each individual only certain forms: people specialise in certain games. The favored forms of

gambling tend to be associated with a sort of ego involvement: people may feel that they are especially good at the games they favor or that they are especially lucky with these.

Oster (2001) researched the reasons why people participate in lotteries. The findings are mostly explained with sociological and psychological reasons. Oster believes that most bettors are addicted to the fun. She has discovered that a person's motivations for beginning to play are completely different from the reasons they continue to play. Thus, 72% of frequent betting shop gamblers had early luck in their gambling careers in comparison with 15% of the occasional betting shop gamblers who reported early luck when they started gambling.

Moreover, the main reason why gambling behavior persists after inevitable losses are mainly because the gambling behavior is maintained by one of the most powerful reinforcement schedules, random reinforcement. In the light of these researches, the traits that affect gambler behaviors can be explained as follows.

Sensation Seeking is one of the main reasons to start betting. It is observed that gamblers are looking for varied, novel, and complex sensations and experiences. Several researchers have confirmed the hypothesis that gamblers score higher than non-gamblers on measures of sensation seeking.

Overconfidence, first introduced by Tversky and Kahneman for investor behaviours, is also one of the main gamblers behaviours (Fischhoff, Slovic & Lichtenstein, 1997). Bettors overestimate their knowledge and luck to predict sports games and this is found to be one of the main reasons to start betting by surveys conducted in sociology.

Moreover, Fischhoff et al. (1997) find that people are poorly calibrated when estimating probabilities: Events that they are certain to occur actually occur only around 80 percent of the time, and events they deem impossible occur approximately 20 percent of the time.

Risk-loving behaviour is also one of the main elements that build characteristics of a gambler. It is a type of overconfidence. People love to challenge themselves in many fields for different reasons. The confidence intervals people assign to their estimates of quantities are very narrow. Shleifer (2015) made a survey and asked his students to estimate the max and min level of Dow Jones Index in a year, and found out that their interval is too narrow, meaning that maximum guess is too low when the minimum is too high.

Even the students were not given any limit, they drew a narrow spread in their estimates. Shleifer (2015) stated that “this behaviour is driven by overconfidence” (p. 121). Moreover, the researches on favorite- long shot bias show that people bet on horses that are not favorite for a race in order to get higher odds. This is a pure risk-loving behaviour.

Optimism and Wishful Thinking is another behavioral finance term that one can see as a gambler behaviour. Most people display unrealistically rosy views of their abilities and prospects (Weinstein, 1980). Most people assign higher scores to their abilities than normal. Thus, “90 percent of people surveyed in a research think that they are above average in such domains as driving skill, ability to get along with people and sense of humor” (Barberis & Thaler, 2002). The feeling of being better than others pushes the bettor to gamble. Bettors are optimistic on their knowledge about sports events and want to “beat some others on knowledge of sports”. Even though the long time period is surely against bettor, people continue to bet.

Another reason to bet on sports is the feeling of reality of the game. People choose to gamble on sports betting because they think their chance is better compared to other gambling offers like roulette or black jack. They think they can foresee the result by valuing two teams and guessing the winner better than they foresee if the next roll is black or red. Broadcasting of sports events on TVs, newspapers, to be a fan of sports, the feeling of involving the game motivates people to bet on sports.

These reasons are not unfamiliar to behavioral finance followers. The same reasons can drive investors, thus ruin investor rationality and decisions. These traits are almost the same traits that drive noise traders. Sensation seeking, optimism and wishful thinking, overconfidence etc. are effective on human nature and can affect serious financial decisions as well as sports betting coupons.

Additionally, both noise traders and bettors want to win money in a short-term period. As one can see, there are similarities between noise traders in financial markets and bettors in terms of risk taking behaviour. By researching bettor behaviours, one can have a broader view for behaviors of noise traders.

Other Bettor Traits

There are more bettor behaviors that can be explained by findings of behavioral finance. Some behavioral finance hypotheses are seeded from bettor behaviors. Gambler's fallacy is perhaps the most famous of them. Representativeness is valid in sports betting as well. People can make predictions on a sports game by representativeness. An average bettor that gambles for the fun of the game can pick the winner by selecting the outcome that is the most representative of inputs (historical data). The confidence they have on their prediction depends primarily on the degree of representativeness with little or no regard

for the factors that limit predictability. For example, people may express great confidence on teams which have won consecutive games (streaks). Consistency of a pattern of inputs is a major determinant of one's confidence in predictions based on these inputs.

Sample size neglect is a representativeness bias from behavioral finance. Gilovich, Valone and Tversky (1985) found that sports fans become convinced that a basketball player who has made three shots in a row is on a hot streak and will score again, even though there is no evidence of a hot hand in the data. 28 When judging the likelihood that a data set was generated by a particular model, people often fail to take the size of sample into account: after all, a small sample can be just as representative as a large one.

This belief that even small samples will reflect the properties of the parent population is known as the law of small numbers. This, as explained earlier, generates gamblers' fallacy. In the same sense, bettors who have seen a number of games and believe that they have the necessary knowledge, think that they know what will happen in the next game.

Availability biases is valid on gamblers information about the team conditions, injury situations, players' forms etc. When judging of an event, people often search for relevant information.

However, some information is not available to all bettors and some are not even to some odd makers. On the other hand, some bettors can have access to team information by their personal contacts to players, manager etc. These situations create asymmetric information, a term which is familiar to financial researchers.

Inside information concerning a risky asset is presumed to be beneficial to its holder in financial markets. Measurement of the impacts and benefits of inside information are difficult because its use for financial gain is often illegal. Ideally one would like to investigate and compare two mutually isolated groups, one with and the other without access to information. The Australian horse betting market was researched in this sense by Schnytzer and Shilony (1995). It was found that even exposure to ‘second hand’ inside information effects a change in behaviour, a rise in pay offs and adds power and significance to the prediction of race results.

Anchoring in sports betting is valid in interpretations of streaks. People tend to overestimate the probability of conjunctive events. They overestimate the probability of a team with winning streak to win their next game and likewise they underestimate the probability of a team with losing streak to win their next one.

Loss Aversion, as explained earlier, is one of the main bettors behaviours. People continue to bet even though they lose. The more people lose money the more they are willing to take more risk to at least get even. This behavior also exists in many investors.

5. Impacts of Sports Betting on the Lives of Betterers

Problem betting is an obsession comparable to alcohol, drugs, overindulgence or other addictive traits. It influences individuals not considering of gender, age, income, education, or race. The trouble with betting is stated as: Betting traits which produces harmful penalty for participant, people within the social system, or for the society (Grant et al., 2010). The crucial attribute of a trait’s compulsion is the inability to defend against an urge, force, or enticement to execute an act that is dangerous to the participants or to others.

Trait compulsions are renowned by a persistent blueprint of traits that expressed this vital trait inside a specific area. Parallel to the curve of substance use mayhem, the recurring involvements in these conducts ultimately get in the way with execution in other areas (Grant et al., 2010). The cost of betting liberalisation and legalisation offers some benefits and cost to both wagers and the location in which they operate (Hanrahan, 2013). Next is the discussion on the effects of betting:

1. **Betting expansion**

The expansion of gaming all through the US has raised attention on the magnitude of the social impact attributed to it (Kearney, 2005). As observed the growth of legalised betting is a key societal health apprehension (Korn& Shaffer, 1999; Korn, 2000; Canadian Public Health Association, 2000). The accessibility of betting increases the degree of problem bettors and their social cost to society (Goodman, 1995).

2. **Financial troubles**

Since the main motivation for placing bet is funds, the key crisis faced by most bettors are debt, these debts result in impoverishment. As the authorization of betting is rising for is the state of financial ruins for individuals involved in the act (Nichols & Giacomassi 2000). It is a renowned reality that gamblers are most liable to experience fiscal failure as a result of their betting behavior. Their needs to win more prize money lead to them been insolvent. Betting conducts, like pursuing losses, spending more periods or funds on betting than planned and producing recurring but unsuccessful efforts to quit betting (Hanrahan, 2013). Other assessments have discovered, fairly constantly, that above 20% of folks with gambling troubles will ultimately apply for liquidation due to their betting failings (Grinols

& Mustard, 2001). Monetary impacts, like huge arrears, unpaid loans, and financial lack for the person or household (both in the current, in the instance of high betting pledges out of present incomes, or in the future, in the instance of resources that are bankrupted to fund betting) (Hanrahan, 2013). Since funds is the main driver for betting actions, a key fiscal trouble that gamblers are exposed to is liability, and money owing frequently result to insolvency (Nichols, 2000).

2.10.3. Reduced work output and job loss

Work and schoolwork troubles, like reduced job output, misplaced periods at job or learning, and quitting or fired from job as a result of betting (Hanrahan, 2013). Interpersonal troubles, like betting-associated confrontation with relations, acquaintances and co-worker; relationship separation, break up, or lack of time with the family (Productivity Commission, 1999).

1. Legal troubles

Troubles gaming dent betting suppliers and the local regime in numerous conducts. It produces numerous litigations instigated by bettors struggling to recuperate their fatalities. It adds to self-esteem troubles between betting staffs. It stains the betting ground occurrence for participants who do not possess betting troubles. And it weakens the societal warrant of betting and government. Legal trouble like embezzlement of funds, issuing out bad cheques, betting with the earnings of offense and illicit conduct owing to betting are also part of the issue (Productivity Commission, 1999).

2. Morale

Most individuals do not like to be linked with things that are regularly professed in a harmful manner. Furthermore, betting workers are more expected to have a betting trouble than non-workers (Williams et al. 2012). For a lot of causes plus the engagement in the betting setting and the widespread promotion that covers them. These two harmful effects dent workers' self-esteem and the participant experience (Hing & Gainsberry, 2011).

3. Family, loved ones and friends' problems

The overhead harmful outcomes can be overwhelming for relations of persons with betting troubles, one of the most treacherous costs of trouble betting on the household is its cross-generational costs. Study has revealed that offspring with parentages who have betting troubles are up to 10 times more often to have betting troubles themselves than offspring with non-betting parentages (Dowling et al., 2010). Harmful outcome on household members can comprise a variation of bodily, passionate, and monetary troubles, such as stain-associated ailment (for example, headaches, increased blood pressure, nervousness, melancholy), loss of dependence abandonment, domestic feuds, extreme fiscal suffering, split-up, and separation (Reith, 2006).

2.10.7. Mental and emotional health problem

Cunningham-Williams et al. (1998) noted that as troubles betting sternness surges, so does the probability of having a psychosomatic ailment, specifically belligerent behavior ailment, fright ailment, major melancholy, and fears Persons with betting troubles are four times further expected to misuse liquor and to smoke everyday paralleled to non- trouble bettors (Thomas & Jackson, 2008).

1. Crime/Violence

It is a shared opinion that high betting is related with high criminality. Nonetheless, in numerous means this could be a sign of the sound broadcasted association of structured criminality as authorized betting became more prevalent in USA in the 1940s. The definite experimental confirmation of a connection is diverse, with nearly as countless investigation discovering no influence on criminality as reviews have identified growths in criminality as an outcome of high accessibility of betting (Williams, Rehm & Stevens, 2011). The higher number of persons with betting trouble who have been involved in criminalities allegedly do so precisely to acquire funds for betting or to compensate betting debts (Blaszczynski et al., 1989). As admittance to funds turn more restricted, bettors frequently result to criminality in order to compensate for their debts, settle bookies, sustain arrivals, and gather more funds to bet (NRC, 1999).

In summary, it was very clear that most of these studies were done outside the school settings. That is to say, majority of the studies reviewed were done among employees instead of students. This suggests that there is dearth of literature on sports betting in the educational sector.

6. Strategies to minimise Sports Betting among Students Based on Empirical Studies

A number of studies had been conducted in an attempt to suggest strategies that can be used to minimise sports betting. For example, Mwadime (2017) examined implications of sports betting in Kenya: Impact of robust growth of the betting industry. The general objective of this study was to assess sports betting impact in Kenya. The specific objectives of the study were to assess the role and impact of technology on sports betting, to examine

the effects of sports betting on vulnerable segments of users, and to examine the role of controls and legislation on sports betting.

To achieve these objectives, the study utilised a descriptive research design using quantitative research approach. The population of the study was drawn individuals engaging in sports betting within Nairobi County. In total, it was estimated that 2 million individuals were engaged in sports betting. Using stratified random sampling and Yamane's formula a sample size of 100 participants was selected for inclusion in the study. Collected data was analysed using SPSS and MS Excel worksheets using descriptive statistics of frequency distributions, means and modes. Analyzed data is presented using tables and figures.

The study found out that majority of the individuals who engage in sports betting were male of the ages below 40 years and above 21 years. In addition, the biggest source of income for sports betters was salaries indicating that an employed individual was at a higher probability of engaging in sports betting than entrepreneurs and unemployed individuals. Most of sports bets were placed using the website on a more than once per week interval. Sportpesa was the dominant brand in sports betting.

Mobile money had an influence on sports betting in Nairobi. According to this study, Mobile money was an enabler of sports betting. The seamless integration of mobile money wallets and sports betting platforms, reliability, and consistency, ease of use and ease of access to mobile money was a major enabler of sports betting. The privacy offered by mobile money as had a positive influence on sports betting. Social media had a positive effect on sports betting in Nairobi. Majority of individuals engaging in sports betting

sought for information and made decision on how to bet based on information available on social media platforms such as Facebook, twitter, Instagram and WhatsApp.

Majority of betters were aware that sports betting was a form of gambling. In addition, they perceived to be in control of their betting actions and thus continued to bet. Further, the study found that majority of individuals engaging in sports betting were aware of the risks posed by sports betting, for example, addiction and advocated for betting companies to provide alternative strategies to entertainment other than betting.

To most individuals in betting, they perceived the government to do very little to curb the adverse effects of sports betting. The government was disinterested in managing the protection policies of individuals engaging in sports betting and did not control the exposure, advertisement and promotion of sports betting. On the contrary, government was only interested in maximizing its revenues through taxation of sports betting companies.

This study concluded that mobile money has had a huge effect on sports betting in Kenya. The relationship between mobile money and sports betting is enhanced due to the ease of access to mobile money, the cost effectiveness and efficiency of mobile money, transparency, consistency, reliability and privacy of mobile money wallets. In addition, the study concludes that social media is the single largest most important source of information for sports betting. In addition, social media sites are the major source of purchase decisions for new customers in sports betting. Sports betting is most likely to affect men under full employment between the ages of 21-40 years in Kenya. Finally, the study concludes that the government has not taken any steps to reduce the exposure of sports betting information and solicitation to vulnerable groups.

The study recommended that first sports betting companies can leverage on the attributes of privacy, efficiency, effectiveness and security of mobile money wallets to market their products and services. Secondly, this study recommends for targeted mass education of consumers with a special bias to the men. It is recommendable for sports betting companies to set up dedicated social media accounts that effect and efficient in delivery of information on sports bets. Finally, this study recommended that there is an urgent need to put a policy framework guiding the advertisement and promotion of betting activities in the country with the aim of reducing exposure to underage children. But Mwadime's (2017) study adopted quantitative approach. Also, it used betters within and outside the school settings.

Furthermore, Chikitora (2016) investigated motives for gambling in sports betting among Gweru residents. The purpose of the study was to find the motives that influence gambling behaviour. The research also sought to find out the personal characteristics of gamblers and the outcomes they expect from gambling. The research was prompted by the rapid growth of gambling activities in Zimbabwe. The research is significant to institutions of learning and university students towards the learning of gambling motives. It is also significant to the society at large as it highlights aspects within the community that are motivating gambling and be able to eradicate this maladaptive behaviour. The study of motives for gambling among African populations will add vast knowledge towards the existing literature.

The study adopted a quantitative approach to collect and analyse raw data obtained using questionnaires. The research also used descriptive survey design. Random sampling was administered on a total of 120 participants. The raw data was analysed using the Statistical

Package for Social Sciences (version 20) software and Microsoft excel software. The data were presented through pie charts and graphs and labelled by percentages.

The main findings of the study concluded that gambling is motivated by three basic motives which are enhancement motives, social motives and coping motives. The research also found out that gamblers hope to get rich through gambling. The researcher overall concluded that gambling is a motivational consequence which is enhanced by high hopes of getting rich. The researcher recommends the inclusion of monetary motives to the gambling motives questionnaire. The study therefore recommended that through counseling, betting can be minimized.

Momodu (2014) carried out a study using quantitative research procedure facilitated with the help of structure questionnaires given to respondent in different betting offices. It was observed that legalized betting is of benefit to both the bettors and the city. This study used the term problem betting extensively as a means to describe the variety of problems caused by pathological betting.

The investigation covered several areas relating to betting expansion, cost and benefit of betting, emerging trends, the scale of betting and the motivation for betting. Sport betting in the city is a male dominated activity performed mostly by youths. Despite the low scale of pathological betting, this study reveals those other forms of betting problem persist. The involvement of all stakeholders in the betting process will ensure problem free betting. Though Chikotora's (2016) study was done in Africa, it adopted the quantitative approach. Further, it was done outside the educational sector.

Additionally, Emily, Samantha, Derevensky and Daube (2017) examined the influence of marketing on the sports betting attitudes and consumption behaviours of young men: Implications for harm reduction and prevention strategies. They established that gambling can cause significant health and social harms for individuals, their families, and communities. While many studies have explored the individual factors that may lead to and minimise harmful gambling, there is still limited knowledge about the broader range of factors that may contribute to gambling harm.

There are significant regulations to prevent the marketing of some forms of gambling but comparatively limited regulations relating to the marketing of newer forms of online gambling such as sports betting. There is a need for better information about how marketing strategies may be shaping betting attitudes and behaviours and the range of policy and regulatory responses that may help to prevent the risky or harmful consumption of these products.

The study used qualitative research approach. A sample of 50 Australian men (aged 20–37 years) who gambled on sports was selected for the study. Semi-structured interview guide was used for data collection. The study explored their attitudes and opinions regarding sports betting marketing, the embedding of marketing within sports and other non-gambling community environments, and the implications this had for the normalisation of betting.

The findings indicate that most of the environments in which participants reported seeing or hearing betting advertisements were not in environments specifically designed for betting. Participants described that the saturation of marketing for betting products, including through sports-based commentary and sports programming, normalized betting.

Also, participants described that the inducements offered by the industry were effective marketing strategies in getting themselves and other young men to bet on sports. Inducements were also linked with feelings of greater control over betting outcomes and stimulated some individuals to sign up with more than one betting provider.

The study concluded that marketing plays a strong role in the normalisation of gambling in sports. This has the potential to increase the risks and subsequent harms associated with these products. Legislators must begin to consider the cultural lag between an evolving gambling landscape, which supports sophisticated marketing strategies, and effective policies and practices which aim to reduce and prevent gambling harm.

Moreover, Amponsah (2018) investigated effects of betting and educational attainment: A study of basic school students in the Sene East district in the Brong Ahafo region, Ghana. The study used naturalistic research approach. Ten (10) participants were sampled using snowball sampling technique. Interview guide (semi-structured) and report cards were used to gather data in this study. Thus, instruments used for the study were interview guide and student results for 2017/2018 academic year in Mathematics, English Language and Integrated Science. Thematic analysis was used to analyse the data.

Findings of the study were: Public basic school students in the Sene East District were engaged in three different systems of betting. They were: bookmaker, pari-mutuel and exchange betting systems. Also, public basic school students in the Sene East District engaged in betting so as to get money to cater for themselves and also to have fun. Moreover, betting negatively influenced the educational attainment of basic school students in the Sene East District. It was concluded that students in the Sene East District were found to have involved in betting.

Furthermore, the results show that public basic school students in the Sene East District were involved in betting with the aim of getting money to cater for themselves and also to have fun. Again, public basic school students' engagement in betting negatively impacted their educational attainment. It was concluded that parents should guide their children on betting and its effects on their educational attainment. Besides, guidance coordinators at the basic schools should run guidance programmes for students on the need to make good use of their time by not spending it at the betting centers. Also, guidance coordinators should organise programmes for teachers and parents that would entices them on how to check the school attendance of students. Amponsah's (2018) study share similar features to this study in terms of the setting (Ghana and in the educational setting), and use of qualitative approach. However, Amponsah's (2018) study was among basic school students.

Besides, Appiah (2016) examined socio-cultural and environmental determinants of youth gambling: Evidence from Ghana. Appiah indicated that gambling behaviour of the youth is among the least explored research areas in Ghana. Most previous study focused on youth and employment, youth and development, youth and politics, youth empowerment, youth and education, youth and HIV/AIDS and more recently youth and agriculture. The big question is how much do we know about youth and problem gambling as Ghanaians? This study deployed social learning theory and social conflict theory by Albert Bandura and Karl Max respectively as the underpinning philosophies to assess youth gambling attitude in Ghana in order to fill this knowledge gap.

A cross sectional descriptive survey approach was adopted for this study. Stratified sampling technique was used to select 200 youth from all the nine-sub metro within Kumasi metropolis. Structured questionnaire was the main instrument used in gathering primary data. Data were analysed with Predictive Analytic Software (PASW) for windows. The results were presented using regression, correlation, ANOVA and percentages. The study revealed that all the factors outlined to predict youth gambling behaviour were significant ($R^2 = 0.822$, ANOVA < 0.05). Furtherance, 1% change in familial factors will bring 70.7% (0.8412) in youth attitude towards gambling. Moreover, 1% change in social factors will bring 22.9% (0.4792) change in youth attitude towards gambling. Also, a unit change in cultural and demographic factors will bring 4.7% (0.2192) change in youth attitude towards gambling. Finally, a unite change in environmental factor will bring 2% (0.1422) change in youth attitude towards gambling. It is recommended that future studies should consider factors such as cognitive and economic factors to determine youth gambling behaviour.

7. Summary of Identified Gaps

There is a dearth of knowledge with regard to the drives or motives of gambling among African populations, precisely in the educational sectors. Much of the literatures similar to this research have patterns of Euro-centrism. This presents an extremely large information gap due to the setting difference. Legal sports betting in Africa particularly in Ghana is not a new phenomenon. The literature recorded in European universities have a Eurocentric bias, hence the motives for gambling cannot be cannot be generalised.

Sports betting motive in America can be different in Africa. This is caused by differences in cultural norms, economy and technological muscles. Researches should be conducted in their natural settings, but this is not the case with sports betting literature. The research objectives of previous researches mainly focused on gambling addiction and ways to help those with the problem, however they over looked factors that influence tertiary students to take in betting at first.



CHAPTER THREE

RESEARCH METHODOLOGY

3.0. Introduction

This chapter presents the research methodology adopted in carrying out the study. Subheadings to be covered in this chapter are: Research philosophy, research design, population, sample and sampling techniques, data collection instrument, credibility and

trustworthiness of the interviews, data collection procedures, data analysis procedures and ethical considerations.

3.1. Research Philosophy

The study adopted interpretivist research philosophy. Hammersely (20013) argued that this research philosophy is rooted in the fact that methods used to understanding knowledge related to human and social sciences cannot be the same in its usage in physical sciences. This is because humans interprets their world and then acts based on such interpretation while the world does not (Hammersley, 2013). Furthermore, interpretivist researchers adapt a relativist ontology in which a single phenomenon may have multiple interpretations rather than a truth that can be determined by a process of measurement.

With interpretivism perspective, researchers tend to gain a deeper understanding of the phenomenon and its complexity in its unique context instead of trying to generalise the base of understanding for the whole population (Creswell & Creswell, 2018). In the same way, Hammersley (2013) emphasised that since multiple interpretation are developed among humans' relationship, interpretivist researchers should try to understand “the diverse ways of seeing and experiencing the world through different contexts and cultures” and try to avoid the bias in studying the events and people with their own interpretations (p. 192).

This research philosophy was adopted because it gave the study an opportunity to have diverse views from participants to look into the phenomena under exploration (Hammersley, 2013). This is because according to Hammersley (2013), interpretivist researchers cannot only describe objects, human or events, but also deeply understand them

in social context. In addition, the use of this research philosophy enabled the researcher to conduct this research in natural settings.

This was in line with what Tuli (2010) postulated. Tuli (2010) argued that the use of interpretivism research philosophy helps researchers to explore issues in their natural environment via utilising key methodologies as grounded theory, ethnography, case study or life history to gain the insider's insights of research's objects to provide with more authentic information related to the object of research. Again, the use of this research philosophy gave the researcher the chance to interact with participants via interviews which allowed researcher to explore and prompt things that could not have been observed (Mark, 2010).

Despite these strengths, this research philosophy also had some limitations. Firstly, interpretivists aim to gain deeper understanding and knowledge of phenomena within its complexity of the context rather than generalise the results to other people and other contexts, hence it tends to leave out a gap in verifying validity and usefulness of research outcomes with using scientific procedures (Cohen, Manion & Marison, 2013).

Secondly, one of the criticisms of interpretivism is that its ontological view tends to be subjective rather than objective (Mack, 2010). For this reason, research outcomes are unquestionably affected by the researcher's own interpretation, own belief system, ways of thinking or cultural preference which causes to many biases. Thirdly, this research philosophy targets to understand current phenomena rather than focusing the problems related to empowerment of individuals and societies (Cohen et al., 2013). Though the use

of this research philosophy had some limitations, its strengths were perceived by the researcher to have outweighed the weaknesses; hence, its adoption in this study.

3.2. Research Approach

The study is mostly qualitative. Qualitative research is a type of scientific research. Creswell (2017) averred that scientific research, in general terms consists of an investigation that:

1. seeks answers to a question
2. systematically uses a predefined set of procedures to answer the question
3. collects evidence
4. produces findings that were not determined in advance
5. produces findings that are applicable beyond the immediate boundaries of the study

Qualitative research shares these characteristics. Additionally, it seeks to understand a given research problem or topic from the perspectives of the local population it involves. Qualitative research is especially effective in obtaining culturally specific information about the values, opinions, behaviors, and social contexts of particular populations.

Qualitative approach was used because the study is concerned with developing explanations to social phenomena. Thus, this study sought to find answers to questions relating to sports betting among KNUST students. Qualitative approach also helped the study to obtain a unique opportunity to explore and elicit unlimited perspectives and opinions from participants on sports betting. Also, the study aimed at understanding

situations in their uniqueness as part of a particular context and the interactions there. This understanding was an end in itself, so that it was not attempting to predict what may happen in the future necessarily, but to understand the nature of that setting; what it means for participants to be in that setting, what their lives were like, what was going on within them, what their meanings were, what the world looks like in those settings.

This study adopted the phenomenological design, which seeks to explore experience of Kwame Nkrumah University of Science and Technology students with regards to the topic under investigation. Patton (2002) noted that a phenomenological study is one that focuses on descriptions of what people experience and how they experience what they experience. A dimension of phenomenological approach is the assumption that there is an essence to shared experience. Furthermore, Patton asserted that in a phenomenological study, there is the need to conduct an analysis of the experience so that the rudimentary elements of the experience that are common to members of a specific society can be identified. Patton added that phenomenology aims at gaining a deeper understanding of the everyday experiences of a group of people.

3.3. Study Design

In the words of Myers, Well & Lorch (2013) research design is the blueprint for conducting a study that maximises control over factors that could interfere with the validity of the findings. According to them, designing a study helps the researcher to plan and implement

the study in a way that will help the researcher to obtain intended results, thus increasing the chances of obtaining information that could be associated with the real situation. The phenomenological design was considered the most appropriate for the study because it helped the researcher to detach his own presuppositions from the study. The intention of this research, at the outset (preliminary focus), was to gather data on exploring the experiences of sports betters in Kwame Nkrumah University of Science and Technology. Based on this purpose of the study, phenomenological design was found to be the appropriate design to use for this study.

3.4. Population of the Study

The totality of all the objects, subjects or members that conform to a set of specifications refers to population which can be finite or infinite (Polit & Hungler, 2010; Alonge, 2010). It also a large general group of many cases from which a researcher draws a sample and which is usually stated in theoretical terms. The population for this study comprised all undergraduate students in Kwame Nkrumah University of Science and Technology who have spent at least one academic year and who engage in sports betting. This population of students' sports betters is estimated at 15,000.

3.5. Sample and Sampling Technique

Eight (8) participants were selected through snowballing sampling technique. Creswell (1998) recommends between 5 and 25 participants may be used in phenomenological studies. The justification of this sample size was to promote the thoroughness of case-oriented analysis that is essential to this form of investigation. Kothari (2014) averred that

snowball sampling is a useful choice of sampling strategy when the population that is of interest to the researcher is hidden or hard-to-reach. Flick (1998), stated “Snowball or chain sampling is a sampling technique in which the researcher locates one or two key individuals; and then ask them to name other likely informants” (p. 71). Bryman (2008) also defines snowballing as a sampling technique in which participants are selected based on referrals. The researcher initially identified two (2) participants through personal interactions and conversation. These participants also referred the researcher to six (6) other participants who were aficionados of sport betting. This sampling technique was used for the study because the population for the study was unknown and rare. For this reason, it was difficult for the researcher to choose participants and assemble them as samples for the study.

This signifies that the chain referral process of this sampling technique allowed the researcher to reach population that was difficult to sample when other sampling techniques were to be used. This sampling technique was cheap, simple and cost-efficient as indicated by Kusi (2012). Moreover, it needed little planning and fewer workforce compared to the use of other sampling techniques.

Several criticisms have been leveled against the use of snowball in modern social science research as a sampling technique. Wohlin (2014), argued that it is impossible to determine the possible sampling error and make statistical inferences from the sample to the population. In this vein, snowball samples should not be considered to be representative of the population being studied.

3.6. Selection of Participants

The purpose of the study was to explore student experiences of sports betters at the Kwame Nkrumah University of Science and Technology so as to make recommendations for policy formulation. In this regard, the selection of respondents was directly influenced by the main objective of the study. The researcher laid down some benchmarks to qualify as a participant. These included:

1. Participants must have proof of betting.
2. Participants must have betted for a minimum of 3 (3) years.

The purpose of the benchmarks was to select respondents with requisite knowledge and information about the topic under investigation.

3.7. Data Collection Instrument

Unstructured interviews were used to collect data for the study. The rationale for the choice of the unstructured interview was to gain an understanding based on textual information obtained and also, the level of depth of understanding that the researcher intended to pursue. Again, unstructured interview was deemed appropriate because, it is flexible, allowing the researcher to develop a rapport with the participant. Thus, it helps the interviewer to get quality insights into the participants' beliefs, thoughts, perceptions, and experiences. The interviews were conducted to solicit for the demographic information of participants. For example, gender, age, level of programme and number of years in betting. Also, questions that helped in gathering data so as to answer the research questions were asked. Examples of these questions were: How often do you engage in sports betting within the week? How much do you bet for a game within a week? What causes you to involve

yourself in sports betting? Kindly tell me some of the ways in which sports betting affect you as a student in Kwame Nkrumah University of Science and Technology?

3.8. Data Collection Procedure

Data collection explains how primary data is obtained to solve the research problem (Creswell, 2017). Primary data was collected through interview. Denscombe (1998), asserted that even though interview is not an easy option, yet it has long been used in research as a way of obtaining detailed information about a topic or subject.

Often, interviews are used where other research instruments are inappropriate. They are often likened to a conversation between two people, though a competent researcher knows that he or she requires more than this: he or she require orchestrating, directing and controlling to varying degrees.

The interview was unstructured. A visit was made to the study site, particularly, the Junior Common Rooms (JCRs) as football matches were been telecast. The intention of this visit was to identify some of the betters amongst the football enthusiasts. It was observed that some of the students frequented their phones to check the scores of other games been played while they discussed with their colleagues whether their bets were been won. After the matches were over the researcher contacted two of the betters who agreed to partake in the study after the rationale of the study had been explained to them. The first two persons agreed to helped to recruit some other participants for the study who were also into sports betting. A conducive environment was secured for the interview. The interviews were

conducted in places devoid of noise and other distractions. This was to make sure that recordings would be clearer so they could be transcribed, themed and analyzed. The interviews were conducted on face-face basis. The interviews were conducted in two weeks during the weekends, four participants per week with each section lasting about thirty-five (35) minutes. In all, eight (8) participants were interviewed. After the eighth participant, it was realized that there were similar instances or themes emerging from the answers and thus the researcher was confident that enough data had been collected to draw necessary conclusions.

3.9. Trustworthiness of the Interviews

A study is trustworthy only if the reader of the research report judges it to be so. The study employed the criteria for establishing trustworthiness proposed by Creswell and Creswell (2018). The criteria include: Credibility, dependability, transferability and confirmability.

3.9.1. Credibility

The researcher used probes to elicit for more detailed data from participants during the interviews. Also, questioning was used by the researcher so as to return to matters previously raised by participants and extracted related data through rephrased questions. Again, the researcher gave opportunities to colleague students pursuing same programme and research supervisors to scrutinise interview guide for the study. The feedback provided by them offered fresh perspectives that enable the researcher to refine some of the questions in the interview. Again, member checks were employed. In doing so, audio recordings of the interviews were played to participants after each interview session. Similarly, field

notes were read to participants. This allowed the participants to confirm the information they shared.

3.9.2. Dependability

In order to address the dependability issue for the study, the processes within the study were reported in detail, thereby enabling a future researcher to repeat the work, if not necessarily to gain the same results. Thus, because probing questions were used during the interview sessions, it made participants to describe their stories in detailed. For this purpose, the researcher also reported the findings of the study in detailed.

3.9.3. Transferability

In this study, a sufficient thick description of the phenomenon under investigation was provided with the aim of allowing readers to have in-depth understanding of the findings of study. This was believed to have enabled readers to compare the instances of the phenomenon described in the research report with those that they have seen emerge in their situations.

3.9.4. Confirmability

The researcher took steps to help ensure as far as possible that the study's findings were the result of the experiences and ideas of participants rather than the characteristics and preferences of the researcher. To this end, beliefs underpinning decisions made and methods adopted were acknowledged within the research report.

3.11. Data Analysis Procedures

An analysis is a detailed study or interpretation of the information set before you (Cooney, 2010, p. 66). According to Cohen et al. (2003) data analysis involves transcribing the recorded data, coding and organizing the data under themes in the case of the qualitative data. Data collected from participants through the interview were analyzed manually, making summaries of the views of respondents, and assisting these with pertinent quotations.

The interviews were structured according to themes in order to have a direct reflection on the research objectives. The analysis (presented in the next chapter) is organized under themes derived from the data and the research questions that guided the entire investigation. Thematic analysis was used for the study because of its accessibility and flexibility.

In this study, latent level of thematic analysis was used for the study. This was because latent level of thematic analysis gave further meaning to the findings of the study. For that matter, it helped readers to have better understanding of the sports betting among KNUST students. For the sake of anonymity, codes were assigned to participants' comments. For example, respondent one (R: 1) to respondent (R: 8). Results from the analysis were presented in Chapter Four.

The coding regime, processes and the summary of the themes generated from the data are also presented in Appendix B.

3.12. Ethical Considerations

Ethical considerations focused on the following subheadings: Access, confidentiality, anonymity and acknowledgement of in-text references.

3.12.1. Access

An introductory letter from the Head of Department of Counselling Psychology of University of Education, Winneba was obtained which enabled the researcher to secure permission from gate keepers and participants for data collection. After an approval had been granted, date, time and place were fix for the interviews.

3.12.2. Informed consent

Participants need to be furnished with accurate and complete information on the goal(s) and procedures of the investigation so that they fully understand and in turn decide whether to participate or not (Phopalia, 2010). This makes informed consent a necessary prerequisite to any research in which human beings are involved as participants. The researcher clearly spelt out the purpose, intend use of the data and its significance to the participants. Each of the participants was made to willingly decide to take part in the study.

3.12.3 Confidentiality

According to Orodho (2005), confidentiality indicates the handling of information in a confidential manner (p. 67). This definition implies that the researcher must jealously guard all the information disclosed by the participants so that only the researcher has access to it. Before the commencement of the data collection, participants were assured that data would be kept confidentially. To achieve this, the researcher ensured that data obtained was under a lock.

3.12.4. Anonymity

Research participants' well-being and interests needs to be protected. Participants' identify in the study would be masked or blinded as far as possible (Orodho, 2005). The people who read the research and the researcher should not be able to "identify a given response with a given respondent" (Mertens, 2010, p. 65). Participants were encouraged not to mention any identifiable information while sharing their stories. Above and beyond, codes were assigned to the responses given by participants.



CHAPTER FOUR

DATA PRESENTATION AND ANALYSIS

4.0 Introduction

The chapter deals with the results of the study on exploring the experiences of sports betters in KNUST. It has two sections: Sections A and B. Section A presents the results on participants' demographics information and Section B deals with the results of the research questions and discussion of results. Data was analysed and categorized into various themes. Several themes and patterns came out in coding the copious data. The analysis is presented below.

4.1. Results on Participants' Demographics Information

Items 1-4 of the interview guide were used to gather demographic information of participants. They included: Gender, age, level of programme and number of years in betting. Frequency counts and percentages were used to present the result. Results are presented on Table 1.

Table 1
Demographic Information of Participants

	Categories	Frequency	Percentages (%)
Gender	Male	8	100.0
Age (in years)	20-30	6	75.0
	31-40	2	25.0
	41 and above	0	0.0
Level of Programme	300	4	50.0
	400	2	25.0

Number of years in betting	1-3	3	37.5
	4-6	4	50.0
	7 and above	1	12.5

Source: Field data, (2020)

(Total Number of Participants=8)

Results from Table 1 show that all (8 representing 100.0%) the participants were males. This infers that no female sports better were used for the study. Also, the results indicate that 6(representing 75.0%) of the participants were between the ages of 20-30 years and 2(representing 25.0%) were between 31-40 years. Furthermore, the result from Table 1 reveal that 4(representing 50.0%) of the participants were in level 300 and 4(representing 50.0%) were also in level 400.

Further, the results in Table 1 show that half (4 representing 50.0%) of the participants had engaged in sports betting between 4-6 years, 3 (representing 37.5%) had 1-3 years of experience in sports betting and 1 (representing 12.5%) had 7 years and above experience in sports betting. It can be deduced from this result that perhaps these participants started sports betting way back in basic school and had continued till date. This result connotes that sports betting was not a new issue to these participants. The result also signifies that participants were likely to have basic knowledge on the topic under exploration.

4.2. Results of the Research Questions and Discussions

In discussing results from the interviews, participants' identities were hidden by using pseudo names. For instance, sports betters interviewed were coded respondent one (R: 1) to respondent eight (R: 8). These pseudo names helped to promote confidentiality and anonymity of participants.

4.2.1. Research Question 1: How do KNUST students perceive sports betting?

The objective of this question was to explore perceptions of KNUST students towards sports betting. Questions 1-4 under section B of the interview guide were used to gather data so as to answer this question. A range of responses emerged which have been grouped into themes and further discussed below.

4.2.1.1. Source of fund

A major theme that emerged from the interview concerning the perception of students about sports betting is a means of making money for personal support and other things. Respondents alluded to the fact that sports betting enable them to make money for daily survival in school. They are able to afford study materials and have some pocket money through the money they accrue from betting. A participant, level 300 student had this to say;

“I don’t see anything wrong with sport betting. My reason is that so far since it is helping me to get money to settle some of the things I need as a student. For that matter, I don’t see it to be wrong” [R:1]

Another participant, a level 300 student made the following comment:

“I have engaged in sport betting since JHS and I can say that it is good. The reason is that it helps me to get money to buy some learning materials” [R: 2].

One of the participants also revealed his perception about sport betting in the following manner:

“If anyone says sports betting is not good, then, the person does not know what he or she is saying. As for me, I will say it is very good since I have been able to make a lot of money out of it” [R: 3].

Another comment was made by a participant in this manner:

“I have not regretted of knowing how to bet. This is because through betting, I have been able to pay my hostel fee and also buy some learning materials” [R:5].

It could be seen that students engage in sport betting because they are able to get money to support themselves in school. To them, betting is a way of making a living on campus.

4.2.1.2 Positive sports development

Another theme that emerged from the interview concerning student perception about sports betting is positive sports development in the sports industry. A chunk of the participants were of the view that sport betting is a good undertaking in the sport industry. To them, it is one of the profound creativity in contemporary times as far as sports is concerned. For instance, a participant made a comment like this:

“I love football. For that matter, anything about football, I like it. This explains why I like sports betting. So, I see sports betting as the order of the day for the youth” [R: 6].

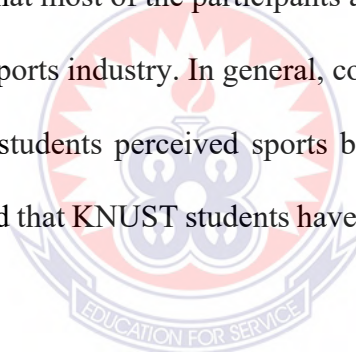
Another participant, a level 400 student said this:

“I think sport betting is one of the best things that have been brought to modern sports. To me, this is a very good initiative because it has and is helping several people to generate income in one way or another” [R:3].

Participant 4, a level 300 student also had this to say about the above theme:

“A lot of people condemn sports betting on religious grounds that it is ungodly but I believe that it is a very laudable initiative by these companies. It has helped people especially the unemployed to get something for themselves at the end”.

These responses indicate that most of the participants at KNUST believe that sport betting is a good initiative in the sports industry. In general, comments by the participants suggest that majority of KNUST students perceived sports betting to be good. Based on their comments it was concluded that KNUST students have positive perceptions towards sports betting.



4.2.2. Research Question 2: What are the factors contributing to sports betting among students in KNUST?

The second objective of the study was to explore factors contributing to sports betting among students in KNUST. Questions 5 and 6 under section B of the interview guide were used to gather data so as to answer this question. Several responses emerged from the participants. The interview revealed that a myriad of factors that contribute to sports

betting among KNUST students. These have also been grouped into themes and discussed accordingly.

4.2.2.1. Lack of jobs

Six (6) out of the eight (8) participants claimed that they are into sports betting because of lack of jobs on campus and their parents' inability to provide their basic and academic needs. This pushes them to engage in such endeavour so that they will be able to meet those needs.

One of the participants had this to say about the above factor:

“I was struggling in school. I was not able to pay for my hostel fees because my single mom could not afford that. I had to look for a way to pay myself. Luckily enough, I won almost 2,800 Ghana Cedis through sport betting to make the payment. Currently I bet every weekend to get something” [R:3].

Another participant also said this:

“Sport betting has helped some of us who are getting support from the home. I take care of myself because my aged parents are struggling to take care of five children. I have to do something for myself in order to stay in school so I started sport betting. Lo and behold, am able to get some cash to support my schooling” [R:1].

Another participant, a level 300 student also made this comment in relation to the above subject:

“As for me, my parents had passed away and I am their first born. So, I take care of my schooling as well as my younger siblings. For this reason, I have to make sure that I always have money on me. For that matter, I engage in sports betting” [R: 7].

It could be inferred that most of the participants in KNUST engage in sports betting due to lack of jobs and the inability of parents to finance their education.

4.2.2.2. Peer Pressure

Another factor contributing to sports betting among students in Kwame Nkrumah University of Science and Technology as revealed in the interview is peer pressure. Participants claimed that they bet because their friends also do the same. Some of the participants revealed that they were not into betting until their friends convinced them to do their bidding. They also realised that their friends were making it big time through sports betting and so they also started. Some of their comments are presented below:

“As for me, I will say it was my friends who introduced me to sports betting while I was at the senior high school. Since then, I have also introduced sports betting to some of my friends. So, I can say that through peer influence, I got into sports betting” [R: 5].

Comments from respondent 5 suggest that through peer influence, this student got into sports betting. Respondent 1 also said:

“These days the system is very hard. But, man must survive. There is no job out there for me to do while studying as a student. So, I have to join the club of sports betters” [R: 1].

4.2.2.3. Covetousness

Covetousness or the desire to get rich quicker also emerged as a theme in relation to the underlying factors contributing to sport betting among students in Kwame Nkrumah University of Science and Technology. Most participants alluded to the fact that they are tired of poverty. To them, they are not able to cope with harsh economic condition which makes them unable to afford the basic necessities of life. For instance, participant 1 said this:

“I see sports betting as one of the easier ways to get money quick. For this reason, I entered into sports betting” [R:1].

Comments from respondent 1 suggest that this student perceived sports betting as one of the easier ways to get money early. And because of that he engaged in sports betting. Another participant also made this comment:

“Sometimes man has to make money for better life. A lot of people condemn sports betting but I know a young guy who has bought Toyota RAV4 through betting. Sports betting is one of the cheapest ways to get richer quicker and faster without any sacrifice [R:3].

In summary, comments by these participants suggest that a lot of factors come into play with regards to their involvement in sports betting. Based on their comments it was concluded that lack of jobs, peer pressure and desire to get rich quicker were key factors contributing to sports betting among KNUST students.

4.2.3. Research Question 3: How does sports betting affect the lives of students in Kwame Nkrumah University of Science and Technology?

The third objective of the study was to examine how sports betting affects the lives of students in Kwame Nkrumah University of Science and Technology. Questions 7 and 8

under section B of the interview guide were used to gather data so as to answer this question. Some of the ways sports betting affect the lives of students in KNUST are the following:

4.2.3.1. Psychological and Emotional challenges

One of the ways sports betting affects students in KNUST is that it affects the psychological and emotional well-being of students. Some of the participants revealed that sport betting brings emotional and psychological trauma to them especially when they invest huge sums and are not able to win. Some of them made the following comments.

“Sometimes you go crazy if you do not win. There was a time I invested 1000 Ghana Cedis and I could win. That night, I almost went mad” [R:2]

“I quite remember the day Barcelona was beaten by Bayern by 8 goals to 2, I got insane. Aside the love I have for Barca, my money also went down the drain. Sometimes betting comes with a whole lot of emotional and psychological challenges” [R:3].

“Though I earn some money from sports betting, it equally affects my health whenever I lose the bet. Sometimes I can be indoors for days all because I lost from the betting” [R:5].

4.2.3.2. Poor Academic Performance

Participants also mentioned poor academic performance as one of the challenges sports betting poses to them. Some of them were of the view that they are not able to concentrate

on their studies when they lose out to the betting companies and this affect their grades making them obtain low grade point averages

4.2.3.3. Brings Suicidal Thought

Another theme that emerged from the interview was possibility of suicidal thought. Three out of the eight participants claimed that failure to win the bets sometimes brings suicidal thought to the bettors. For instance, a participant said this:

“If you don’t take care and you lose huge sum of money through betting you can commit suicide. I lost 1500 Ghana Cedis last month and it was hell for me. Something pushed me to hand myself because that money was not for me” [R:4].

4.2.3.4 Helps Build Relationship

Another positive effect of sports betting as identified by participants is that it helps to build relationship. According to them, when they win, they are able to get enough money to cater for their partners. This helps to build stronger relationships. In broad-spectrum, comments by these participants suggest that while few of the participants believed that sports betting had positive influence of students’ life, majority of them disagreed to this assertion. Based on their comments it was concluded that sports betting adversely affected students’ psychological and emotional well-being, academic performance, lead to suicidal thought and abounding relationship among KNUST students. A student had this to say:

“Frankly speaking, without sports betting, it will have been difficult for me to enter into the tertiary. Thus, I was able to raise some money after secondary school to buy my admission forms, pay my school and hostel

fees as well as buy some learning materials. Even on campus, anytime I win it gives me some morale and self-esteem to focus on other things. I become emotionally stable because I have won”

4.2.3.5. Psychological and Emotional Well-Being

Participants however claimed that sports betting have positive effects on psychological and emotional well-being of students. When they win, it boosts their confidence and affects their well-being in a positive way. They are able to focus more on their academics and other campus activities. A participant said this:

“Frankly speaking, without sports betting, it will have been difficult for me to enter into the tertiary. Thus, I was able to raise some money after secondary school to buy my admission forms, pay my school and hostel fees as well as buy some learning materials. Even on campus, anytime I win it gives me some morale and self-esteem to focus on other things. I become emotionally stable because I have won” [R: 6].

Comments from respondent 6 suggest that this student alleged that sports betting had helped him sponsor his education. This idea was supported by respondent 2 when he said:

“I can confidently say that sports betting has done better than harm to me. This is because I have won more than losing and through that I have been able to buy some basic needs for myself. Winning makes me psychologically and emotionally stable my brother” [R: 2]

4.2.4. Research Question 4: How do KNUST students cope with the effects of sports betting?

The objective of this question was to explore mechanisms through which KNUST could cope with the effects of sports betting. Questions 9 and 10 under section B of the interview guide were used to gather data so as to answer this question. Themes that emerged from the interview include, alcohol use, solace in friends, government intervention and education.

4.2.4.1. Alcohol use

Most of the participant averred that they resort to the use of alcohol in dealing with the effects sports betting. They that argue in the moments of ecstasy when they have won the bets, their join them to celebrate with part of the money through drinking. On the other hand, when they lose too their friends help buy alcohol for them so they could sleep without having to think too much about the loss

For instance, some participants had these to say;

Senior, there was a time a had no money on me except my 10 cedis so my friend sent me some odds which I used the money to stake. Fortunately for me, it went through. I immediately called him together with one other colleague to a joint to have a good time. The feeling of having 850 cedis with 10 cedis was unbelievable so I drunk a lot that night. I was just happy” [R,1]

A level 400 participant shared the following;

“I remember I arranged a bet sometime ago hoping to win 6,000.00 cedis, only for one team to cut the bet. Master, I nearly cried that day because I had planned all that I was going to use the money for. The way I drank alcohol that day eer. [R,5]

Comments from these participants suggest they resort to the use of alcohol in dealing with the effects of sports betting, be it positive or negative.

4.2.4.2 Solace in friends

One of the themes that emerged from the answers given by the respondents as how they cope with effects of sports betting is that they take solace in their friends.

For example, a respondent had this to say;

“For me, I live outside campus but I come to watch matches here. I Stake a bet and was expecting a huge sum of money if everything went through. I had the opportunity to withdraw some of the money whilst the matches went but I didn't. eventually, I lost everything. I was so devastated and angry with myself that I couldn't do anything. It was my friends who consoled me” [R:3]

Another participant averred that”

“When you lose, there is nothing you can do about it, you become sad and discuss it away with you friends. Even though, it's difficult to take, your friends in the game are always there for you.” [R.7]

The responses from these participants indicate that one of the through which deal with the effects of their engagement sports betting is to find solace in their friends when they are in difficulty.

4.2.4.3. Government intervention

Some of the participants said that sport betting should be banned in the country to enable students to desist from such acts. Some of the comments made include the following:

“I think the best thing to do by the Government is to put a ban on sport betting in Ghana. When that is done, it will not discourage individuals to set up betting centres to encourage the youth to go there and bet” [R: 8].

Comments from respondent 8 suggest that for sports betting to be reduced, the government should place a ban on it.

4.2.4.4. Education

Participants also indicated that there should be orientation of students by counselors on the adverse effects of sport betting as this will reduce to the barest minimum the high rate of betting among students in KNUST. The following comment came across:

“I think school counsellors should emphasis on the adverse effects of betting during orientation for first year students. Aside this, they should be regular check up on continuous students to alert them that sports betting is not good and for that matter we should desist from it. I believe continuous practice of this mechanism can help minimise sports betting among tertiary students in KNUST” [R: 4].

From the comments by respondent 4, it could be realised that this student believed that the role of counselling psychologists in educating students on adverse effects of sports betting can help minimise its occurrence.

Some of the participants also cited mass education of students on the adverse effects of sports betting as a means to reduce betting among students at KNUST. For instance, a participant had this to say:

“I don't think any of us knowing the adverse effects of sports betting will deliberately go into it. For this reason, there should be mass education to all students in Ghana, especially KNUST on the negative effects of sports betting. Through that I think it can cut down the number of students who engage in sports betting” [R:6].

Comments from respondent 6 suggest that general education to all students in Ghana and KNUST in particular can help reduce the incidence of sports betting among tertiary students.

To summarise, comments by these participants suggest that student betters in KNUST resort to use of alcohol and the solace they find in their friendship in coping with the effects of sports betting. The participants also recommended that government intervention in the form of banning sports and the general education on the effects of sports are some of the surest ways in reducing sports betting amongst KNUST students.

4.3. Discussion of Results

4.3.1. Perception of KNUST Students about Sport Betting

It was found that KNUST students have positive perceptions towards sports betting. The findings concur that of Buchdal (2003) who found that successful betting is a practice of understanding and managing probabilities and describes value betting as the only way to

overcome bookmakers' odds, providing an accessible measure of a bettor's expectation to make a profit. If the edge exceeds one, a bet is a value bet and potentially profitable, according to the analysis that went into determining it in the first place.

The growth of the mobile phone has had a positive effect on uptake of betting around the world. According to Panis et al. (2011), the gambling and sports betting industry has become extremely popular due to the growth of mobile phones. Gambling products such as lotteries, instant games, sports betting and others have become popular and experienced tremendous growth as a result of investment and growth of mobile technologies and especially the mobile phone. Some of the mobile based technologies that have enhanced the growth of lotteries and betting includes the provision of bet placing through SMS or WAP or the ability to play games and earn money through mobile phones (Panis et al., 2011).

Furthermore, the betting is primarily a business to customer market which leverages on technology to enhance efficiency and effectiveness. According to Panis et al. (2011) and supported by Gikenye and Ocholla (2011) the merging of entertainment and mobile telephony has led to increased customer attraction, product diversification as well as increasing interaction and experiences for the customers. Mobile phones have increased the interactivity between customers and betting as well as promoting a real-time user experience.

Also, Derevensky (2015) found that winning money is typically not the primary motivation reported by adolescents. Multiple studies among problem gamblers suggest that the primary benefits accrued from gambling are in terms of the excitement (adrenaline rush)

and enjoyment derived from the gambling itself. This obviously means that not everyone is susceptible to developing gambling addiction but it does mean that at a societal (rather than individual) level, the more gambling opportunities, the more problems. In conclusion, Griffiths, (2013) sports betting for some people could become very habit-forming given the amount of different activities that people can gamble upon. However, the likelihood is that most people who gamble on these types of activity do so only occasionally. The vulnerabilities can be outlined as per age, genetic, social demographics, gender, comorbid disorders, psychiatric factors (Griffiths, 2013).

4.3.2. Factors contributing to sports betting among students in KNUST.

It was discovered that lack of jobs, peer pressure, desire to get rich quicker and curiosity (covetousness) among the youth were key factors contributing to sports betting among KNUST students. The finding supports that of Bruce and Johnson (2002) who examined two groups of bettors: sophisticated and unsophisticated. They found that sophisticated bettors place bets to increase their wealth but also because betting provides an intellectual challenge. This approach views betting as professional, following strict guidelines and systematic rules with the intention of maximizing financial gains. Unsophisticated bettors, in turn, strive for excitement and social interaction, sharing a common enthusiasm regarding the build-up to the betting events as well as the drama of the events themselves. As a result, these bettors enjoy the social aspects around the successes and losses of their bets, without putting too much emphasis on financial gains.

Furthermore, Lee et al. (2006) in a study of Korean populations found out that they mainly gambled for escape. Gamblers are thus faced with a strong desire to escape stressing life patterns and view gambling as providing the chance to relieve emotions. If a gambler is able to feel better after gambling they will be compelled to gamble more. This correlation is supported by Rockloff et al. (2010), their electronic gambling study yielded results that suggest that strong feelings for escape from work stress and interpersonal relationships motivate gambling behaviour.

Additionally, buttressing the foregoing argument, gambling motives are best captured by the motivation scale to gambling brought up by Stewart and Zack, (2008). Neighbours et al. (2005) carried out a research on the gambling motivational factors, in the study college students listed their perceived reasons for gambling and he summarized them. Lee et al., (2006) noted that studies have been conducted with casino players to come up with new gambling motivation models. From the researches reviewed, it is paramount to note that the most important reasons that motivate gambling behaviour are social, coping, amusement and monetary motives.

Gamblers are involved in the activity due to high hopes of winning money also known as hitting the jackpot. Gustavsson and Svanell, (2012) noted that winning large sums of money and getting rich are the overt motives for gambling. The possibility of winning money and getting rich is the highest hope of achievement that gamblers have. According to Binde, (2007) gamblers main dream is winning more than they would have actually given. Gamblers also lose money each and every day but high hopes of winning big and getting rich propels them to continue gambling.

As Hodgins (2008) puts it, winning money is a positive expectation perceived out of gambling. According to Neighbors et al. (2002), gamblers have high hopes of getting rich as an outcome of gambling. Lee et al. (2006) brought up a model with four factors for casino gambling motives and their findings showed that high hopes of getting rich was universal among casino gamblers. Gamblers place small bets hoping to win a lot of money, thus they hope to win big with small money. Ladouceur and Walker (1998) reiterated that gamblers share a common fantasy in which they believe small bets will give them a chance to win a lot of money. Gamblers thus perceive gambling as a way of earning a high life.

Wiebe et al. (2001) carried out a study to find out what gamblers hoped to get from gambling, they interviewed 790 participants in different gambling sites and in their findings, they concluded that gamblers universally had high hopes of hitting the jackpot one day. This explains why gamblers continue to gamble because they all think that what they will win is going to surpass all the losses they would have incurred in the past. According to Hess and Diller, (1972) bettors fantasise on becoming rich and this is shown in the frequency they get involved in gambling. In support of this, Conlisk, (1993) carried out a study in Sweden, he noted that some people purchase instant lottery tickets but do not scratch them, he concludes that the gambler would be repeatedly fantasizing on the odds of the ticket changing their life.

4.3.3. The Manner in Which Sports Betting Affect the Lives of Students in KNUST

It was found that sports betting adversely affected students' psychological and emotional well-being, academic performance, lead to suicidal thought and abounding relationship among KNUST students. These findings were in line with findings from other studies. For example, Korn and Shaffer (2016) found that approximately 80% of students have gambled

while in school. Also, Ladouceur, Bouchard, Rhéaume, Jacques, Ferland, LeBlond and Walker (2010) found that problem gambling is more common among students than among adults or adolescents; results showed problem gambling rates of 1.71% among adults, 4.25% among adolescents, and 5.05% among college students between the ages of 18-25 (Evans, Bowman & Turnbull, 2015).

Moreover, Evans, Bowman and Turnbull (2015) found that over 2.5 million students experience negative consequences as a result of their gambling; approximately one million of these may be classified as pathological gamblers annually. Again, Derevensky and Gupta (2010) found that among students attending two Minnesota College campuses in close proximity to casinos, 87% had gambled in the past year and 2.9% were identified as probable pathological gamblers, which the authors contrasted to lower rates of pathological gambling in previous research. Proximity to gambling venues was hypothesised to be a factor in the higher rate of pathological gambling (Derevensky & Gupta, 2010).

Besides, Koross (2016) citing the works of Shaffer, Donato, Labrie and LaPlante (2005) argued that although problem gambling exist in all age categories, College (University) students are particularly vulnerable group, as going to College often represents the first move away from a student's family with fewer associated restrictions on their activities. Researchers reported that this segment of the population as having three times the rate of "disordered" gambling than that of adults from the general population (Gose, 2000) and among the highest frequency of problem and pathological gambling of any segment of the population (Shaffer, Hall, Vander & Bilt, 1999).

Psychological risk factors include personality features, such as dysfunctional impulsivity, impaired reward processing, poor coping mechanisms to stress, and defense mechanisms like guilt and shame that drive ongoing addiction. Social risk factors include access to gambling, peer gambling influences, and age of onset of gambling. These risk factors work in concert to create vulnerabilities in certain demographic groups, thereby increasing that group's overall risk to become pathological gamblers (Binde, 2009).

To support this, in a study Binde (2009) when asked about the history of their gambling problems, the participants mainly mentioned three basic causes of their problems: personality factors, the structure of machine and casino gambling, and the availability of gambling in society (Binde, 2009). The personality factors they typically mentioned were: 1) feeling high levels of stress and anxiety, and using gambling to cope with such feelings, or 2) being restless, competitive, or sensation seeking, and enjoying the eventfulness and risk taking in gambling.

Again, Thomas et al. (2010) found that the structure of slot machine and casino gambling (mainly roulette), which makes playing repetitive, absorbing, and exciting, was described as able to trap one "in a treadmill," as having an inherent "satanic" and "evil" power, as causing a shift from playing for fun to playing "compulsively," and making one "addicted" to gambling like an alcoholic to alcohol. However, other studies go on to show, that some form of gambling and betting for good entertainment doesn't necessarily lead to problem gambling however, no conclusions were drawn for vulnerable users (Thomas et al., 2010).

4.4. Research Question 4: How do KNUST students cope with the effects of sports betting?

It was identified that most bettors resort to the use of alcohol whether they win or lose their bets. Again, the bettors find solace in their friends as a means of coping with the effects of their betting behaviour. Additionally, it was found that government intervention in the form of banning sports betting and general education on the effects of sports are the surest ways to reducing the practice in KNUST.

The findings support that of Littler (2007) who found that instead of a selection of national courts reaching various interpretations of an unclear criterion and the European Commission launching infringement procedures on an ad hoc basis, legal certainty has to be achieved. From the foregoing discussion, the repercussions of gambling policy are both national and European in nature. An initiative needs to be developed which can overcome the current impasse. In the United Kingdom, such calls for legislation had basis in the changing conditions.

Also, Light (2016) found that pressure for reform became 'driven as much by the Gaming Board, and by its then parent department, the Home Office, as by the industry itself. In December 1999, the Home Secretary announced a major review of gambling legislation and the Government established the Gambling Review Body, chaired by Sir Alan Budd. It began work in February 2000, and its brief was to 'Consider the current state of the gambling industry and the ways in which it might change over the next ten years in the light of economic pressures, the growth of e-commerce, technological developments and wider leisure and industry trends (Brooks, 2012).

In the UK, the idea behind the licensing and regulation of online gambling was that customers should trust licensed "sites" in a respected jurisdiction rather than those in

“suspect” offshore locations. The law also covers the platform used by the betting companies. Additionally, according to Brooks, (2012), the Gambling Commission is able, if it so wishes, to establish standards in respect of the manufacture, supply, installation and adaptation of software, and is considered a criminal offence if these standards are breached. A gambling company must therefore obtain personal, remote and software licenses before it is fully licensed in Great Britain. In conclusion, Britain’s pursuance of a law that governed gambling was in essence, Light (2016) consideration of whether the safeguards proposed by the Government can meet the social challenge posed by a gambling industry released from restraints and left to free-market economic forces.

In Africa, the legislation question remains vague, non-adaptive and stagnant. In neighbouring Uganda, according to Ahaibwe, Lakuma, Katunze, and Mawejje (2016), many facets of the law relating to lottery and gaming have become obsolete and are not sensitive to the new modes of gambling and the unprecedented growth of the industry. Similarly, the regulatory body (National Lotteries Board) has substantial capacity problems and limited statutory powers and is not always able to effectively exercise its mandate herein inhibiting its ability to comprehensively regulate the gambling industry.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.0. Introduction

The chapter presents the summary of the study, summary of key findings, conclusion, recommendations, suggestions for future studies and limitations of the study.

5.1. Summary of the study

The purpose of the study was to explore the experiences of sports betters in Kwame Nkrumah University of science and Technology. The population of the study comprised of students betters at Kwame Nkrumah University of Science and Technology. Eight participants were selected for the study through the snowball technique. The research designed used for the study was the phenomenological design. The instrument for data collection was interviews and data was analyzed using thematic narratives.

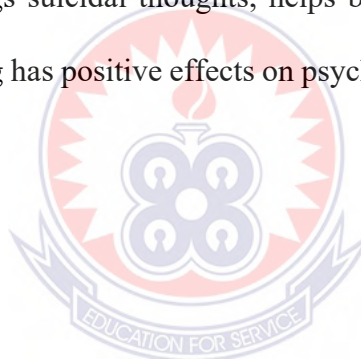
5.2. Summary Key Findings

Findings from the study include the following:

Firstly, the study found that some students in Kwame Nkrumah University of Science and Technology have varied perceptions about sports betting. A lot of these students see betting as a good initiative in the sports industry and also a means of making money.

Also, the study found out that a myriad of factors influence students at the Kwame Nkrumah University of Science and Technology. These include lack of jobs, peer pressure, as well as the desire to get rich quicker. (covetousness)

Moreover, the study revealed that sports betting affects the lives of students in Kwame Nkrumah University of Science and Technology in several ways. These include negative effects on psychological and emotional well-being of students as well as poor academic performance. It also brings suicidal thoughts, helps build relationship. However, it was revealed that sports betting has positive effects on psychological and emotional well-being of students.



5.2. Conclusion

The following conclusions were drawn from the study:

In many parts of the world, sport betting is growing at an incredible pace due to a number of factors. Top global companies have penetrated the African sports betting market due in part to lax laws on betting, while the growth in popularity of mobile betting sites also play a huge part in this growth rate in Ghana, South Africa, Nigeria and Kenya, in particular, have shown a significant growth rate, according to a 2014 report on gambling in Africa put out by Price Waterhouse Coopers.

Many tertiary students currently involve themselves in betting because of several reasons. Certain of their sports betting behaviours exhibited can shift their perspectives from learning to becoming compulsive bettors as they shuttle between betting shops in the communities. The purpose of the study was to explore student experiences of sports bettors at the Kwame Nkrumah University of Science and Technology so as to make recommendations for policy formulation. Some students in Kwame Nkrumah University of Science and Technology have varied perceptions about sports betting. A lot of these students see betting as a good initiative in the sports industry and also a means of making money. A myriad of factors influence students at the Kwame Nkrumah University of Science and Technology to engage in sports betting. These include lack of jobs, peer influence as well as the desire to get rich quicker (covetousness). Sports betting affect the lives of students in Kwame Nkrumah University of Science and Technology in several ways. These include negative effects on psychological and emotional well-being of students as well as poor academic performance.

It also brings suicidal thought, helps build relationship. On the contrary, sports betting has positive effects on psychological and emotional well-being of students. The study also found that students resort to alcohol and the solace they find in their friends as a means of coping with the effects of sports betting. The study underscores the fact that intensive public education on the negative effective of sports betting by the Gaming Commission of Ghana could go a long way to dissuade students at the tertiary level from engaging in the act.

5.3. Recommendations

Based on the findings and conclusion, the following recommendations are made:

It was revealed through the study that participants have positive perception towards sports betting and they make monetary gains from it. It is therefore recommended that the existing legislation be amended so as to tax betters for national development.

The study found out that most students engage in sports betting due to peer influence. The study therefore suggests that parents and guardians should take interest in the friends that their wards socialize with.

Parents and care givers must adequately fund for their ward's financial demands in our schools so as to reduce the urge to look for alternative source of income through betting.

Counseling services should be provided to all students especially the fresh ones on the effects of betting on them as students.

Parents should be motivated by the school counsellors to take up their responsibility of assisting their children to attain their educational goals. Similarly, school counsellors should organise programmes for lecturers and parents that would sensitize them on how to educate students on the need to keep them away from sports betting.

5.5. Suggestions for Future Studies

The following areas can be considered by future researchers:

1. Sports betting and its effect on academic performance of tertiary students in public universities in Ghana: A mixed methods approach.

2. Sports betting among senior high school students in Ashanti region: Issues, effects and strategies to minimise it.
3. Sports betting among junior high school students in Greater Accra region, Ghana: Implications for practice.

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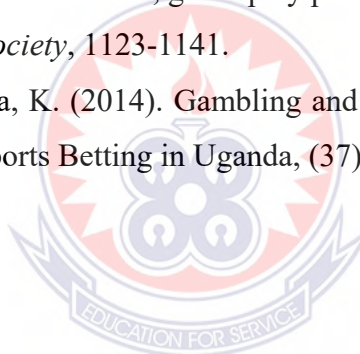
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APPENDIX A

UNIVERSITY OF EDUCATION, WINNEBA DEPARTMENT OF PSYCHOLOGY AND EDUCATION INTERVIEW GUIDE FOR STUDENTS

Dear Sir/Madam,

I am a student of University of Education, Winneba pursuing Master Philosophy (Guidance and Counselling). I am conducting an interview on the topic: **“Exploring the experiences of sports betters in KNUST”**. I would be very grateful to have you participate in this study. Please, be assured that any information given is solely for the purpose of the research and would be kept very secret and confidential.

Thank you.

SECTION A

Background Information

Gender:

Male

Female

Age (years):

Below 20

20-30 []

31-40 []

41 and above []

Level of Programme:1

100 []

200 []

300 []

400

Postgraduates

SECTION B

Research Question 1: How do KNUST students perceive sports betting?

How did you come to know about sport betting?

Describe how it is done?

How often to you engage in sports betting within the week?

How much money do you spend on sports betting within a week?

Do you often win sports betting?

Do you consider it has useful/helpful?

Research Question 2: What are the factors contributing to sports betting among KNUST students?

How were you initiated into sports betting?

Why did you get into sports betting?

Do you think other sports betters have similar reasons?

Tell me the story behind your first bet? Your first win?

Research Question 3: How does sports betting affect the lives of students in KNUST?

Do you think sports betting has affected you?

How has sports betting affected your student life?

Academics, financials, social, religious

Have ever thought of stopping betting?

Has it been difficult for you to stay away from betting?

Would you consider yourself addicted to sports betting?

Tell me about other students you consider to be addicted to sports betting?

Research Question 4: How do KNUST students cope with the effects of sports betting?

How do handle situations where you loss or win bets?

Do you think you need help with sports betting?

Have you sought any support to help you get over it?

Please, do you have any comments based on what we have discussed so far?


APPENDIX B
Table 2*Summary of coding process used in generating themes*

Meaning Unit	Condensed Meaning Unit. Description closed to the text	Condensed Meaning Unit. Interpretation of underlying meaning	Sub-Theme	Theme
I don't see anything wrong with sport betting. My reason is that so far since it is helping me to get money to settle some of the things I need as a	Betting is not wrong because it helps me financially	I am able to afford certain things through betting	A means of making money	Source of fund

student. For that matter, I don't see it to be wrong				
I think sport betting is one of the best things that have been brought to modern sports. To me, this is a very good initiative because it has and is helping several people to generate income in one way or another	Betting is helping a lot of people in several ways	Sometimes people engage in betting due to the benefits they get from it	Good Initiative in the Sports Industry	Positive Sports Development
As for me, I will say it was my friends who introduced me to sports betting while I was at the senior high school. Since then, I have also introduced sports betting to some of my friends. So, I can say that through peer influence, I got into sports betting	I became a bettor through my friends	Sports betting is advancing through its introduction to friends	People become sports bettors through influence from friends	Peer Pressure
These days the system is very hard. But, man must survive. There is no job out there for me to do while studying as a	The urge to survive pushes me to bet	Fall on sports betting to get daily bread	Unavailability of campus jobs	Lack of Jobs

<p>student. So, I have to join the club of sports betters</p>				
<p>Sometimes man has to make money for better life. A lot of people condemn sports betting but I know a young guy who has bought Toyota RAV4 through betting. Sports betting is one of the cheapest ways to get richer quicker and faster without any sacrifice</p>	<p>I do betting to live my dream life</p>	<p>Betting helps me to live the luxurious life I want.</p>	<p>Unbridle desire to get rich quicker</p>	<p>Covetousness</p>
<p>I quite remember the day Barcelona was beaten by Bayern by 8 goals to 2, I got insane. Aside the love I have for Barca, my money also went down the drain. Sometimes betting comes with a whole lot of emotional and psychological challenges</p>	<p>Sports betting brings a lot of trauma when you lose</p>	<p>People who lose bets suffer pain at the end</p>	<p>Negative Effects on Psychological and Emotional Well-Being of Students</p>	<p>Psychological and emotional challenges</p>

I am not able to concentrate on my studies anytime I lose be	Hinders my studies	Affects my academic performance	Inability to perform well in school due to lack of concentration	Poor Academic Performance
If you don't take care and you lose huge sum of money through betting you can commit suicide. I lost 1500 Ghana Cedis last month and it was hell for me. Something pushed me to hang myself because that money was not for me	Sports betting sometimes affect the thinking process	The loss on bets could be very devastating	Could lead to suicide when you lose	Brings suicidal thought
Frankly speaking, without sports betting, it will have been difficult for me to enter into the tertiary.	Sports betting brings a lot of	People who win bets enjoy at the end	Positive Effects on Psychological and Emotional	Psychological and emotional well-being

<p>Thus, I was able to raise some money after secondary school to buy my admission forms, pay my school and hostel fees as well as buy some learning materials. Even on campus, anytime I win it gives me some morale and self- esteem to focus on other things. I become emotionally stable because I have won</p>	<p>happiness when you win</p>		<p>Well-Being of Students</p>	
<p>Senior, there was a time I had no money on me except my 10 cedis so my friend sent me some odds which I used the money to stake. Fortunately for me, it went through. I immediately called him together with a colleague to a joint to have a good time, the feeling of having 850 cedis with 10 cedis was unbelievable so we drunk a lot that night. I remember I arranged a bet sometime ago hoping</p>	<p>Delirium due to winning huge money with small amount resulting to drinking.</p>	<p>Drinking of alcohol because I am happy after winning.</p>	<p>Alcohol as a means of celebration of bet win.</p>	<p>Alcohol use.</p>

<p>to win 6000 cedis, only for one match to cut the bet. Master, I nearly cried that day because I had planned all that I was going to use the money for. The way I drunk alcohol that day eer.</p>				
<p>When you lose, there is nothing you can do about it, you become sad and discuss it away with your friends. Even though, its difficult to take, your friends in the game are always there for you.</p>	<p>Losing bet is not easy but friends help to overcome it.</p>	<p>Friends help to cope with loss of bet.</p>	<p>Friendship as a means of dealing with bet loss</p>	<p>Solace in friends.</p>
<p>I think the best thing to do by the Government is to put a ban on sport betting in Ghana. When that is done, it will not encourage</p>	<p>People should be punished for sports betting</p>	<p>State intervention to reduce sports betting</p>	<p>Banning of betting in the country</p>	<p>Government Intervention</p>

<p>individuals to set up betting centre than to encourage the youth to go there and bet</p>				
<p>As for me, it was my parents' inability to support my education that pushed me into betting. So, I personally believe that when parents are playing their roles in giving money to support their children's education, it will curtail all this sport betting</p>	<p>I believe that parents should be oriented on the need to support their children in school</p>	<p>Students should be supported from their various homes</p>	<p>Education of Parents on the Need to Support their Children in School</p>	<p>Education</p>