

UNIVERSITY OF EDUCATION, WINNEBA

**INFLUENCE OF SPORTS BETTING ON ACADEMIC WORK
AMONG TEACHER-TRAINEES OF BAGABAGA COLLEGE OF
EDUCATION, NORTHERN REGION, GHANA**



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**INFLUENCE OF SPORTS BETTING ON ACADEMIC WORK AMONG
TEACHER-TRAINEES OF BAGABAGA COLLEGE OF EDUCATION,
NORTHERN REGION, GHANA**



**A thesis in the Department of Health, Physical Education,
Recreation and Sports, Faculty of Science Education
submitted to the School of Graduate Studies in partial fulfilment**

**of the requirement for the award of degree
Master of Philosophy
(Physical Education)
in the University of Education, Winneba**

DECEMBER, 2023

DECLARATION

STUDENT'S DECLARATION

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

Signature:

Date:.....

SUPERVISORS' DECLARATION

I hereby declare that the preparation of this thesis was supervised in accordance with the guidelines for the supervision of thesis, laid down by the University of Education, Winneba.

Dr. Ernest Yeboah Acheampong (Principal Supervisor)

Signature.....

Date.....

Dr. Yayra Kluboito, (Co-Supervisor)

Signature.....

Date.....

DEDICATION

I dedicate this work to my parents, Mallam Seidu Alhassan Bangya and Salamatu Seidu, who have invested so much in my education in making me who I am today, and to my adorable children, Abdul-Wadood Gongga Shiraz and Shiraz Shawkia.



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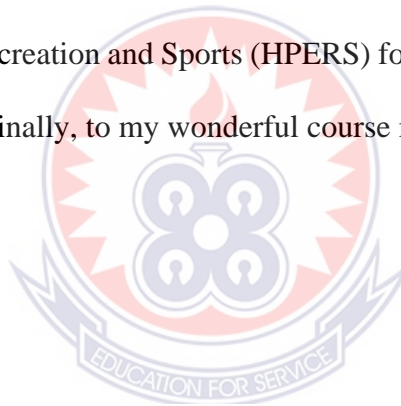


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ABSTRACT

Sports betting appears to be a common practice among Ghana's teeming youth, and it is gaining traction in educational institutions. The study investigated the impact of sports betting activities on the academic work of teacher-trainees of Bagabaga College of Education in the Northern Region. The study intended to address four research objectives: (1) identify what influences teacher-trainees' sports betting activities, (2) comprehend the perceived benefits of sports betting, (3) examine the effects of sports betting on teacher-trainees' academic work, and (4) recommend ways to reduce teacher-trainees' involvement in sports betting. Using a qualitative approach, interviews were conducted with a sample of 20 teacher-trainees obtained by the adoption of purposive and snowballing techniques. Using thematic analysis of Braun and Clarke's model, it is discovered that financial benefits are the primary motivator for teacher-trainees' betting actions through their participation. The findings also reveal that peer pressure, betting commercials, curiosity, cost of living, and free Wi-Fi play important roles as inducements for trainees' betting activities in Colleges of Education. Again, the findings highlight how their gambling habits boost socialisation and serve as a stress reliever for them on campus. Betting addiction, dislike for study groups, restless nights, loss of attention in class, and obsessive selling of mobile phones were revealed as negative consequences of their betting activities, leading to poor academic performance. In order to address some of these issues, the study recommends stakeholders such as the Ministry of Education and educational partners to launch regular educational campaigns, as well as the government providing policies that can help reduce sports betting among teacher-trainees and the youth. Also, if possible, it can be taught as a course at educational institutes, as proposed in the literature. Finally, the report recommends that College Management frequently block betting-related websites on trainees' Wi-Fi platforms while also ensuring that the Gaming Commission of Ghana scrutinises advertising content in the media.

CHAPTER ONE

INTRODUCTION

1.0 Background to the Study

The purpose of this study was to examine the factors that influence teacher-trainees' sports betting activities and its impact on teacher-trainees' academic work at the Bagabaga College of Education in the Northern Region of Ghana.

Sports betting encompasses staking on all forms of sporting activities other than horse and greyhound racing (Queensland Government, 2012). The Gambling Regulations Act (2003) which was introduced through Victorian legislation and regulation, purports to define a framework in which an act can be estimated as Sports Betting (SB). The Act defines sports betting as the act of placing a financial wager on the outcome of a specific sporting match or on events that occur within the larger context, match or fixture (Gambling legislation and regulations, 2018; Palmer, 2013). Sports betting entails the act of guessing the outcome of a sports event and staking money on the results of the event (Palmer, 2014). Sports betting has gained global recognition due to the popularity of live telecast of foreign football matches among the youth making fans see it as a boulevard to enjoy their leisure time while earning some money from the game they adore (Killick & Griffiths, 2018). Perhaps due to the perceived socio-economic benefits, there has been magnanimous legalisation of multiple conformations of sports gambling on the international front (Derevensky et al., 2010).

Similarly, LaBrie and Shaffer (2011) gathered that, the gambling-related agencies now constitute an essential part of both the advanced and the developing world. The spectacle of sports betting appears to be a major source of revenue for many countries

(Mao, 2013). Many sporting events, teams and stadia have now entered into commercial marketing arrangements with these corporate bookmakers (Lamont et al., 2011). Humphreys and Perez (2012a) note that governments turn to overlook the negative impacts of sports betting in favour of the amount of revenues it generates through the regulation and taxation of this activity. They further observed that there is a positive connection that operates between sports betting and sports spectatorship, where fans of football clubs engage in sports betting because of their allegiance towards their respective teams. Lopez-Gonzalez and Griffiths (2017) report that sports fans have become more habituated with sports competitions, increasing their involvement with sport and sports betting. They further conclude that this development has contributed in part, to sports betting gaining popular acclamation and acceptance worldwide to such a magnitude that people engage in it on daily basis. The Zion Market Research (2019) reports that the sports betting industry gained an estimated value of 104.31 billion dollars as at 2017 which was projected to grow to 155.49 billion dollars by 2024 representing an expected growth rate of 8.83% between 2018 and 2024.

Studies have gathered that over the last decade, SB has grown to become a common feature of the African sports culture, with the emergence of many sports betting outlets (Akanle & Fegeyinbo, 2019; Herskowitz, 2016). They further add that, this development is evident in the fact that sports betting has risen astronomically in the African continent in the last two decades. Sports betting is in fact, the only form of betting for which the rates of participation have increased exceedingly within the last decade (Gainsbury et al., 2014). The recent expansion in the number of established betting companies in African economies like Ghana does settle a rise in the demand for SB (Tagoe et al., 2018). Research findings reveal that Nigerians alone bet up to over 25 million USD per day, and that this figure has been snowballing yearly in juxtaposed to

the country's economic growth over the past few years with a slight waning in 2016 (Okoti, 2019). GeoPoll (2017) reports Kenya to be the forerunner in the number of youths between the ages of 17 and 35 who bet, followed by Ghana and Uganda at 57% and 76% respectively.

Ghana, which is well positioned on the global sports' arena, especially in football, is unsurprisingly not left out on the account of countries that are necked-dipped in sports betting especially among the youth (Wangari, 2018). Appiah and Awuah (2016) assert that the emergence of sports betting advertisements in both mainstream and social media, has spread like wild fire into every city in Ghana partly due to nonenforcement of existing laws on gaming by government and the appropriate state security agencies. Sports betting has become a gainful source of livelihood to some but majority of the youth engaged in it do so at the detriment of meaningful life pursuits (Tagoe et al., 2018). Wangari notes that, about half (48%) of the Ghanaian youth, specifically within the ages of 17–35 place a bet at least once a month. For instance, Charlton (2013) reports that betting on football has contributed to significant growth in the sports betting market, growing at 69% between 2009 and 2012. This according to the report, has however largely been driven by the popularity of in-play betting.

It has also been gathered that the promotional techniques used by the betting companies which include broadcast advertising on TV and radio, online pop-ups on internet sites, celebrity brand ambassadors in the form of inducements have contributed in part to the surge of sports betting among the youth (Gambling Compliance, 2013). The said report further cites direct and third-party emails and SMS, and loyalty programs in their bid to attract bettors. Li et al. (2012) report that there are three main classifications for the various determinants of sports betting. These included consumer characteristic variables, marketing variables, and product attribute variables. Humphreys and Perez

(2012b) determined income to be a major factor, one that influenced a person's decision to engage in sports betting. Reports by Rickwood et al. (2010) and Derevensky et al. (2010) suggest that, the risk of sports betting globally is being traded for revenue gains thereby waning policy makers from regulating it. They further argue that substantial amounts are being collected by revenue collection agencies in countries where sports betting and gambling companies are fully operational. Cassidy et al. (2013) also gathered that sports betting is increasingly used as a source of revenue by states with retracting economies. From 2010-2011 for instance, the UK was estimated to have gained a revenue of £5.5 billion with a whopping 53% attributed to sports betting (Mao, 2013). This phenomenon has the potentiality of opening the floodgate for unregulated betting promotions in televised programmes which in part influences the youth into betting (Pitt et al., 2016). Appiah and Awuah (2016) and Glozah et al. (2019) report in their works that, while some are with the opinion that it is a "gentleman's game" and a drive for social entertainment, others argue that it is a bad enterprise that breeds corruption, scandal, and obsession. To them, sports betting was foreign and unwelcomed in Ghana because it is a complete departure from the teachings of the various religious sects, and that, betting was seen as a social vice patronised by people with low moral values in society. Custer and Milt (1985) divided gamblers into six categories based on their gambling goals: (a) gamblers who gamble for fun and are not emotionally affected by success or failure; (b) Professional gamblers who gamble as a profession and gamble for money but can afford to lose as part of their job; (c) unmotivated gamblers whose goal is to win and therefore may cheat while gambling to win; (d) serious gamblers who gamble recreationally and as a social activity; (e) Exoneration of illegal gamblers, who play to seek emotional relief, and (f) addictive and compulsive gamblers, whose gambling behaviours are not self-controlled and affect

their lives negatively. To investigate these determinants as stated by Custer and Milt, Koross (2016), report that money was the main and biggest motivator for university students' involvement in sports betting, Neighbors et al. (2002), having discovered in their study, a "comprehensive set of 16 gambling motives" based on open-ended responses, conclude that most college students bet to win money, for fun, for social reasons (such as making of friends), for excitement, or just to have something to do. Kam et al. (2017), similarly uncovers that university students gamble for three main reasons; for entertainment, killing time, and also a common venture to keep up peers. Hence the researcher sought to find out whether these series of account on what motivates students to bet on sports at the universities would be the case at the Bagabaga College of Education and whether it has some impacts on teacher-trainees' academic performance. The study also sought to determine whether teacher-trainee bettors get some benefits from their engagements in sports betting.

1.1 Statement of the Problem

Globally, series of reports pontificate how sports betting has become the order of the day among the youth. For instance, report on sports betting in the United States of America among tertiary students revealed that, students' participation in sports betting is not an uncommon activity (Gonnerman & Lutz, 2011). Similarly, in Australia, it is reported that, college students' involvement in sports betting is on the ascendency and can have some detrimental effects or related harms on these young adults' life and their academic pursuits (Gordon et al., 2015; Sproston et al., 2015). Studies report that sports betting among young adults in African universities has increasingly become a social norm (Acheampong et al., 2022; Ofosu & Kotey, 2020; Koross, 2016). A study conducted by Wangari (2018) in Kenya for instance, revealed that, students ranging between the ages of 19 and 35 are immersed in sports betting activities. Further report

from Kenya indicates that, sports betting has caused some university students to commit suicide after losing bets and others rusticated from their studies (Koross, 2016). Another study conducted by Geopoll (2017) also uncovered that sports betting has taken a serious wave among the youth on the African continent, particularly in Kenya, Ghana and Uganda. Kamara (2016) conducted a study on sports betting in Africa and gathered that sports betting has become the main gaming operation in Ghana. His findings further show that Ghana maintains about ten sports betting outlets that use both online and retail platforms to operate. A report by Alhassan (2019) on “Sports betting and gambling banned in a Ghanaian university” by the academic board of a public University in Ghana, thus, Kwame Nkrumah University of Science and Technology (KNUST). This decision was reached after noticing a decline in academic performance of students attributed to betting and gambling activities. To ensure strict compliance, the University’s Information Technology Service (UITS) blocked all betting related websites from the University’s WI-FI. The decision according to management of the institution, was to ensure that students concentrate on their studies without distractions. The University consequently decided not to accept any sponsorship or donations from sports betting companies. Opoku and Yeboah (2021) conducted a similar study on “sports betting among students of the Colleges of Education in the Ashanti region” and gathered that teacher-trainees are involved in sports betting but on a low scale. The researcher had informal interactions with some students at the Bagabaga College of Education in Tamale in January 2021 on the subject of sports betting. The said discussion lasted for about 30 minutes. The discussion was centered on weekend’s European football leagues’ fixtures (English Premier League, La Liga, German’s Bundesliga, Italian Serie A and the French league). These students shared their respective opinions and expertise on the possible outcomes of some selected fixtures

which of course generated debates among them. The discussion even went as far as some of them trying to assess current performances and head-to-head performances of those fixtures before placing their bets. The growing acceptance and prevalence of sports betting among teacher-trainees in the Colleges of Education in Ghana, particularly in the Northern Region, raise significant concerns about its potential impact on trainees' academic work, financial well-being, and the ability of these future educators to serve as role models. While studies have shown a rise in sports betting activities among college students, particularly in Africa, there is inadequate comprehensive research examining the influencers and the impact of sports betting among students in the Northern Colleges of Education particularly, Bagabaga College of Education. There was therefore the need for a thorough investigation on this phenomenon since the study by Opoku and Yeboah (2021) in the Ashanti Region and others did not delve much into the impact of sports betting on college students' academic work.

1.2 Purpose of the Study

The purpose of this study was to examine the factors that influence teacher-trainees' sports betting activities and its impact on their academic work at the Bagabaga College of Education in the Northern Region of Ghana.

1.3 Objectives of the Study

The objectives of the study were to:

1. Identify the factors that influence teacher-trainees of Bagabaga College of Education to go into sports betting.
2. Examine the perceived benefits of sports betting for teacher-trainee bettors at Bagabaga College of Education.

3. Analyse the impact of sports betting on teacher-trainees' academic work at Bagabaga College of Education.
4. Recommend ways by which teacher-trainee's involvement in sports betting at Bagabaga College of Education can be minimised.

1.4 Research Questions

The study sought to find solutions to the following questions;

1. What are the factors that influence teacher-trainees of Bagabaga College of Education to go into sports betting?
2. What are the perceived benefits of sports betting for teacher-trainees of Bagabaga College of Education?
3. How does sports betting impact on academic work of teacher-trainees of Bagabaga College of Education?
4. What ways do teacher-trainee bettors of Bagabaga College of Education think can help minimise their involvement in sports betting?

1.5 Significance of the Study

This study contributes to the existing literature on sports betting by focusing specifically on student-teachers in Bagabaga College of Education in the Northern Region. While previous researchers have examined sports betting among college students, there is a dearth of studies that explore the implications and consequences of sports betting specifically within the context of teacher education in the Northern Region. By filling this research gap, the study provides valuable insights into the factors contributing to the increasing trend of sports betting among teacher-trainees and sheds light on its potential impact on teacher-trainees' academic work, financial well-being, and their conflicting role modeling responsibilities. The findings of this study also

expand the knowledge base on the subject matter and contribute to a more comprehensive understanding of the challenges and risks associated with sports betting among future teacher educators.

The findings of this study adduce practical implications for educational practitioners, including administrators, educators, and policymakers. On gaining a deeper understanding of the prevalence and effects of sports betting on teacher-trainees, school management teams can develop targeted interventions and support systems to address the negative consequences and promote responsible behaviour among their students. This study further provides valuable insights into what motivates students into sports betting, its academic effects and some strategies on curbing such a development. This can inform the development of educational policies, guidelines, and programmes aimed at raising awareness about the potential risks of sports betting and ensuring the academic success and ethical conduct of teacher-trainees. Additionally, the findings can guide teacher training institutions in incorporating relevant topics related to responsible gambling and financial management into their curricular (Acheampong et al., 2022) as recommended as a major element of the harm-reduction literature in gambling studies (Gambling Commission, 2020).

This study broadly contributes significantly to the research community by examining an underexplored area of sports betting research within the context of teacher education. The study's methodology and findings serve as a reference for future researchers who will be interested in exploring sports betting and its implications on academic performance, financial behaviour, and the professional development of teacher-trainees. The study in its entirety also serves as a source of reference material to students who might want to do similar study. The study also makes some recommendations on

how management at the Colleges of Education can help in addressing some of the gambling-related issues among their students.

1.6 Delimitation of the Study

The study was delimited to teacher trainees at the Bagabaga College of Education in Tamale. Content-wise, this study was restricted to what influences teacher-trainees' involvement in sports betting, perceived benefits, its impact on teacher-trainees' academic work at the Bagabaga College of Education in the Northern Region of Ghana and exploring possible ways of minimising trainees' betting activities.

1.7 Limitations of the Study

Getting respondents did not come with ease as some were afraid of being stigmatised afterwards, hence a major drawback during the data collection. The sample size (20) also posed a challenge as the data was bulky, hence, transcription was a major task. This did not, however, affect the collection of data.

1.8 Organisation of the Study

This study is organised into five chapters. Chapter one, the introduction, covers the background to the study, statement of the problem, purpose of the study, objectives of the study, research questions, significance of the study, delimitation, and organisation of the study. Chapter two covers review of related literature. Chapter three covers the methodology of the study, which contains introduction, research design, population, sample size and sampling techniques, data collection instrument, trustworthiness and dependability of data, data collection procedures, data analysis, and ethical considerations. Chapter four covers results and discussions. Chapter five covers

summary of findings, conclusion and recommendations based on the results of the study. This chapter also covers suggestions on relevant areas for further studies.

Operational Definition of Terms

Sports betting: The act of wagering or placing a relatively small amount of money on a sporting event(s) or games with some predicted outcomes with the expectation to win bigger amount of money in return.

Sports bettors: This refers to people who engage in sports betting activities by placing relatively small amount of money on selected number of sports events by predicting the possible outcomes to win bigger amount of money.

Teacher-trainees/student-teachers: Students studying in the Colleges of Education.

Teacher-trainee bettors/student-bettors: These are students in the Colleges of Education who bet on sports.

Academic work: This refers to all academic activities that students engage in that will inure to the successful completion of their course of study. This refers to tasks, assignments such as projects, presentations, exams and quizzes, attendance to lectures, personal studies and group discussions. Academic work therefore epitomizes the tasks and efforts of students in academia.

Academic performance: This refers to examination scores, grades or ratings that students receive for their academic work such as letter grades (A-F), numerical scores (0-100%), GPA (Grade Point Average), standardized test scores. Academic performance epitomizes the outcome and achievement of students' academic engagements.

Cash-out: When a sports bettor is permitted to withdraw or recover an amount of money he or she had placed before the sporting events contained in the bet slip will be over.

Odds: This refers to the high-probability or low-probability of what the outcome of a sporting event will be, relative to betting.

Wager: The sum of money a sports bettor places on the outcome of unpredictable sporting event(s).



CHAPTER TWO

REVIEW OF RELATED LITERATURE

2.0 Introduction

The purpose of this study was to examine the factors that influence teacher-trainees' sports betting activities and its impact on teacher-trainees' academic work at the Bagabaga College of Education in the Northern Region of Ghana.

The purpose of a literature review according to Creswell (2007), is to sufficiently situate the study within the realm of existing publications as it relates specifically to the topic while also foreshadowing the determined research approach. The researcher in ensuring equilibrium between existing literature and the enquiry at hand, framed the research questions into the fabrics of the related literature reviewed below with the guide of analysis grid. This engineered collection of data and analysis of the data subsequently. This chapter provides a comprehensive review of the literature on sports betting in the Colleges of Education. The chapter is sectioned into three themes, thus conceptual review, theoretical review and empirical review. The conceptual review covers the concept of sports betting, extent of students' involvement in sports betting. This section also delved into the factors that influence sports betting among the youth, gambling motivations among college and university students, arguments in favour of sports betting, arguments against sports betting and provides a conceptual framework on the emergence of sports betting relative to the motivations, perceived benefits and perceived negative effects. The theoretical review section delved into some theoretical perspectives that are relevant to factors that account for sports betting activities of teacher trainees. Lastly, the empirical review section bordered on some scholarly works that highlight various forms of harms associated with sports betting, socio-ecological

risk factors of sports betting, the impact of sports betting advertisements on the youth's betting engagements and some regulative strategies of regulating students' involvement in sports betting.

2.1 Conceptual Review

2.1.1 Sports Betting

Sports betting is a form of gambling activity where the bet is made on the result of one or various sports events (Rice et al., 2012). Ladouceur (2004) also adds that sports betting is an activity or event of risking money on an event or race to forecast the outcome. Sports betting comes in different shades. One can wager on which team wins a game or event; how many total goals/points, both teams to score in a game or event or an individual player's performance or team's statistical performance, how many corner kicks will be recorded in a game and many other options. Research findings show that college and university students are particularly susceptible to sports betting announcements and other associated factors making them vulnerable to sports betting (Koross 2016; Moore et al., 2013). This therefore explains the widespread of sports betting activities in most tertiary institutions across the world.

Ghana just like many other African countries is caught in this web of having many of her youth actively engaged in sports betting. The Gaming Commission of Ghana (GCG) under the supervision of the Ministry of Interior is the statutory body charged with the responsibility of organisation of games as well as regulating same under the Gaming Act 2006 (721) which was birthed from the amendment of Gaming Act 2005. Among the guidelines of regulating betting companies include ensuring that betting companies and other gaming outlets do not pose as avenues of crimes and disorder but ensures that reasonable terms and conditions are established by the betting companies for their

operations and are strictly held in trust as well as protecting vulnerable citizens from all gambling related harms and exploitations (Gaming Commission of Ghana, 2017). It however appears there are still some lacunas to be checked taking into account the influx of sports betting and its vulnerability among the Ghanaian youth today just as Gordon et al. (2015) raise a red flag in a related work they conducted that, the growing rate of sports betting in the Ghanaian communities should be a course of concern with respect to possible sports betting related harms and gambling problems for the vulnerable youth of the country.

2.1.2 Students' Engagement with Sports Betting

A study was conducted by Okoti (2019) on 378 students on the extent of students' involvement in sports betting in Kenya which was triggered by the rising fascination of the youth in sports betting in Kenya. The prevalence rate was found to be 30.9% which is higher than earlier percentage of 12.4 found by Aricak (2018) among Turkish adolescents. This means that sports betting is on the rise. A GeoPoll (2017) survey found an even much higher rate of 76%. The high prevalence rate, however, could be due to the fact that the GeoPoll survey involved young people in a wider age range of 17 to 35 years, most of whom have national identity cards and can own phones and bet more freely, unlike secondary school students. This rising betting prevalence could be due to desire to get money (Koross, 2016) and admiration of those who win coupled with increase in gambling advertisements. Students' responses to the question "If you bet, who among the following are aware of your involvement in betting?" also revealed that many of the students involved in sports betting do so in secrecy. The Kenyan law prohibits those whose age is below 18 years from engaging in betting. Therefore, for fear of the legal consequences or possible victimization by those in authority (parents, teachers and religious leaders), the students would thus prefer to bet undercover. Hing

et al. (2016) explained that bettors cherish privacy because “gambling attracts considerable public stigma which has deleterious effects. For those who indicated that they betted, their extent of involvement in terms of betting activities such as internet browsing, engagement in betting debates and discussions, sourcing of funds for betting as well as extent of possible effects such heartbreaks, anxiety, suicidal tendencies and addiction to betting was asked. The participants indicated their responses on a rating scale of 1 to 5, ranging from “Never”, “Rarely”, “Sometimes”, “Many times” up to “Almost always”.

The study revealed that 75.4% of those who betted had ever spent time browsing the internet for information related to betting. The internet is a major source of information that influences betting decisions. In addition, 61.9% had ever engaged in betting debates and discussions. Betting debates and discussions provide gamblers with an atmosphere to ventilate on their wins and losses, as well as compare information that informs betting decisions. A total of 41.6% had ever borrowed money for the purpose of betting. This means that desire for betting can be so strong as to push one to live beyond what they can afford. The data also revealed that students were betting to the extent that, at varied degrees, they had ever felt heart-broken (71.7%), anxious (79.6%), addicted (26.4%) and suicidal (47.8%). A total of 15 students (13.3%) indicated that they had felt suicidal “almost always” due to losing money through betting. This shows that students were betting to an extent that their mental and emotional health was being affected. It means that betting not only affects one’s finances, it can also affect one’s health. As explained by a clinical professor, “From a medical perspective, pathological gamblers are at increased risk to the development of stress-related problems such as high blood pressure, sleep deprivation, cardiovascular diseases and stomach ulcers” (Fong, 2005). Adolescent gamblers experience mental distortions, and cannot properly and correctly

reflect about their life of tomorrow (Cosenza & Nigro, 2015). This thus raises a question of whether or not such “cognitive distortions” may affect the students’ learning in school. The respondents betted at varied frequencies. A majority (51.3%) said they betted “sometimes” in a month, 15.9% betted “many times” while 10.6% betted “almost always”. This betting frequency for students is determined by both convenience and availability of time, for example during evenings, weekends and school holidays. Hing et al. (2019) report that betting frequency among regular bettors was determined by how much they were exposed to betting advertisements. They found that on each day that respondents interacted with advertisements, reasonable minorities reported increase amount betted as well as and frequency. Since not all students had mobile phones, their frequency of betting on sports in this study was determined by the presence and access to gambling infrastructure. The study also found that, 38.1% of students who betted had never won at all, while 32.7% won rarely. None had won their bets “almost always”. Students may lack the requisite skills for analysing the betting odds, which leads to more losses than wins. In spite of these loses, 26.4% of those who betted were addicted to it, having tried to quit betting but found it difficult to stop. Schellenberg et al. (2016) explained that this is because those who lose keep betting with a motivation to recover what they lost. Most bettors believe that they are able to begin and terminate their betting actions at will, and therefore continue engaging in betting hoping to win one day (Mwadime, 2017). This observation that people can continue betting despite incessant losses gainsays Sharpe and Tarrier’s (1993) cognitive-behavioural theory, which explains that behavior is started and maintained on the basis of reinforcement schedules through monetary rewards that lead to increased physiological arousal. A majority of students (68. 1%) who betted indicated that they had personal phones. Once a person is aged 18 years and above in Kenya, they have

legal latitude to own and use phones. A total of 17 students (15%) betted using their parents' phones. This means that some parents allow their children to engage in betting, or they give their phones to their children without controlling what they do with them. The growth of internet technology and phones is what has made gambling opportunities more available and conveniently accessible to students, and hence the effects (Kristiansen et al., 2015). In Denmark, a study was conducted by Kristiansen et al. (2015) on first gambling experiences among youths. This was in light of the concern that many youths were getting involved in gambling. The study was longitudinal and qualitative. Kristiansen et al. captured the progression of teenage gamblers and examined how societal factors and culture had a bearing on their gambling behaviour. They emphasized on how young people are introduced to the practice, and the social settings of these first gambling encounters. Symbolic Interactionist Approach guided the study. It was revealed that a gambler's first experiences occurred in a social medium, and that social settings, such as family as well as peers contribute to these early experiences. Evidence from the study suggested that initiation into gambling was a social process that involved a transfer of knowledge and skills. Overall, the young people started gambling majorly through interacting with those within their social plexus. This agrees with the Social Learning theory advanced by Bandura (1977), which posits that learning occurs through social interaction. The study by Kristiansen et al. (2015) also contributed greatly to the knowledge base on how children are initiated into sports betting activities.

2.1.3 Factors influencing sports betting among the youth.

Some empirical studies have acknowledged key gambling motivations, ranging from financial rewards to non-financial outcomes such as amusement, escape, wining, and sensation seeking (Binde, 2013; McGrath et al., 2010). Longitudinal qualitative

research suggests that social processes on social media, not individual characteristics or deviant motives, underlie youth gambling behavior (Kristiansen et al., 2015). As at 2016, winning money was considered the main reason for the people of Finland to gamble (Salonen et al., 2018). According to the Economist magazine, Finland is one of the countries that gamble the most. Although, it is widely recognised that gambling does not solely create utility and welfare for the gamblers and society, that is, some people gamble more than they are capable of, leading to gambling-related consequences (Salonen et al., 2018; Browne et al., 2016; Shannon et al., 2017). Traditionally this has been the main reason why the government regulates gambling, reducing supply to prevent excessive gambling and reduce gambling risk. In fact, the legal basis for the Finnish gambling monopoly is the reduction and prevention of financial, health and social gambling (Finlex, 2011)²⁶. Furthermore, low socio-economic status in general, such as low education and joblessness have been associated with higher gambling involvement and expenditure (Davidson et al., 2016). Although the nature of the job one does is related to the income that can be provided to a certain extent, it also affects the person's free time and future vision. Watching football especially the European leagues is popular among many young males. Commercials and inducements to gamble are pervasive in football which influence many football fans to be involved in gambling (Cassidy & Ovenden, 2017). Data analysis of evidence of participants' gambling showed that the majority (97%) of the respondents were pre-occupied with gambling with 65.8% often needing to gamble with more money (Fabio et al., 2020). Okoti (2019) reports that money is the main motivation for gambling, hence, the findings that almost all partakers were preoccupied with making money through gambling is not surprising. The high percentage of students who are pre-occupied with gambling is an indication of its addictive nature, especially when viewed as an alternative source of income.

Although gambling is intended as a recreational activity, many students do not see it as a way to increase their income. This mentality is constantly reinforced by gambling providers through advertising. Marketing and sponsorship have transformed gambling into a desired activity among youth (Deans et al., 2017). A morbid focus on becoming well-to-do through gambling is likely to lead to topsy-turvy gambling among many university students (Tabri et al., 2017). Gambling advertisements have proliferated in the last two decades. The expansion of the internet and social media have not only led to new forms of gambling but also to new ways in which gambling can be promoted through multiple media environments (Lindsay et al., 2013; Thomas, 2014). There has also been a flareup in the elevation of gambling through sport which McMullan (2011) has dubbed the “gamblification of sporting matches”. Both trends have raised particular concerns about the implications for young people’s exposure to gambling given their online activities and consumption of social media as well as engagement with sport (Lindsay et al., 2013). Advertisements commonly portray gambling as glamorous, and exciting (McMullan et al., 2012). A survey of 1,147 young people aged 12 to 19 from five secondary schools in Quebec and three secondary schools in Ontario, Canada revealed that 61% had received spam gambling advertisements by e-mail and 96% had seen advertisements for gambling on television (Derevensky et al., 2010). While most of the young people recognised common key messages such as: winning is easy, the chance of winning is high and that gambling is an easy way to become wealthy, the pupils were also dismissive of these messages and aware of the risks associated with gambling. Rather than inciting non-gamblers to begin gambling, the research found that it was problem gamblers who were more likely to recall gambling advertisements and to report gambling after seeing an advertisement, and who were also the most susceptible to the suggestion in ads that success was imminent. However, Derevensky

et (2010) caution against jumping to the conclusion that exposure to advertising may be causally related to problem gambling. Rather, they observe that problems gamblers may notice such advertisements and find it easier to remember them because a preoccupation with gambling is a typically associated with problem gambling. Indeed, individuals with gambling problems were also more likely to recall that advertisements advocate and promote responsible gambling, although recognising this message did not seem to have affected their own behaviours. There is somehow inadequate empirical evidence to assess definitively the impact of gambling advertising on young people's motivation to partaking in gambling (Binde, 2014; Thomas, 2014). There exist some considerable testimonies that dates back nearly 40 years (Delfabbro et al., 2014; Tepperman et al., 2011) which establish the role of parents in introducing children to gambling (for example, by showing them how to use gaming machines and providing them with money with which to gamble) and normalising this activity as part of banal family activities/histories (which in some cases have been passed down the generations as family Certain subcultures of the youth may also foster certain types of gambling such as participation in sports team and sports gambling (DiCicco-Bloom & Romer, 2011). Kristiansen et al. (2015) also suggest that, young people gamble with sporting peers in order to continue a sense of belonging rather than necessarily through a desire to win. These embryonic relationships between specific types of peer relationships and gambling point to the need for further research on this theme. Some students have even had to take money without permission from their family or outside their family, from dinner/fare money, or from things they had sold elsewhere to spend on gambling (Ipsos MORI, 2015). In the view of Li et al. (2012), there are three main classifications for the various determinants of sports betting. The researchers included consumer characteristic variables, marketing variables, and product attribute variables. Product

attributes comprise the jackpot, prize structure, and effective price, while consumer characteristics include demographic factors, such as income, age, sex, religion and ethnic background. The last classification, which is composed of marketing variables, consists of accessibility of the venue, competition, product substitution and social responsibility marketing. Income and Age. Humphreys and Perez (2012) determined income to be a major factor, one that influenced a person's decision to engage in sports betting. The researchers performed a comparative study among different races and cultural groups in America, including Hispanics, black Americans, and white Americans. The empirical results demonstrated that the household median was lesser than the income of an average sports bettor. The researchers also found that the older generation engaged less in SB as compared to the younger generation because the younger one, because of its overall financial situation, is able to take more risk. The older generation is limited by family responsibilities and conservative in their investment decisions. A higher probability is that people with low-income levels will engage in betting than those with higher income levels. Grote and Matheson (2011) hypothesized that income, income variability, and poverty level affect the demand for SB. Their study indicated that bettors earning lower-level income spent greater percentages of their earnings on lottery products. Other schools of thought opposed the notion that lesser income resulted in increased demand for lottery. For example, Mao (2013) posited that in China people with higher income levels had a higher demand for sports lottery. Educational Level and Gender Perez and Humphreys (2013) put forward the idea that a deleterious rapport operates between education and sports betting. They add that people with a strong educational background were less likely to engage in sports betting and vice versa. Through their findings, the researchers proved that sports betting was popular amongst the Black and Hispanic male populace. Effective Price

Clotfelter and Cook (1987) identified Effective Pricing as a factor that could influence SB. These authors did highlight, that two different prices operate within the SB market: (1) Nominal Price, that is, the price of the lottery ticket, and which is usually a small amount (e.g., one dollar), and (2) Effective Price, defined as the cost of buying a probability distribution of prizes that has expected value of one dollar. Another study, by Gulley and Scott (1993), was consistent with this view, that gamblers have a clear idea of the price range and make purchasing decisions accordingly. They however emphasized that, this perspective was in fact improbable. To calculate the effective price when they wager, players would need to command a strong cognitive and complex mathematical mind-unlikely given the time involved in placing bets and the low cost of the ticket.

Jackpot Pool An additional factor that influences SB is the concept of Jackpot Pool (Clotfelter & Cook, 1991; Forrest et al., 2002; Garrett & Sobel, 1999). The proponents of this factor argued that, rather than the expectation of winning the prize lottery, players instead focused on the dream of winning big. Thus, players are attracted to bet because of the dream of winning the largest prize money or owning the winning ticket.

Game of Attractiveness Another factor put forward by Breuer et al. (2014) that the attractiveness of game gambling also influences its demand people. They also explained that SB offers financial satisfaction as well as pocket money to its subscribers. The researchers added that some consumers participate in SB to provide emotional protection against unsatisfactory or unsuccessful products.

Paul and Weinbach (2010) found a link between gambling behavior and donor behavior in a two-year aggregate analysis of three online gaming publications (2008-2009). The researchers found that key supporter-type attributes, such as television coverage, or quality of players or teams, had a positive and significant effect on the betting volume.

Mao (2013) on a related study also discovered that the marketing strategy used by sports

betting agencies affected the demand for sports betting, adding that popular leagues and games attracted more bets. Examples included matches in the German Bundesliga and English Premier League. Both leagues attracted more bets than in the less popular ones. Statistics from the study demonstrated that sales increased by 60% during these football seasons while sales decreased by 30% during performances by unpopular leagues.

2.1.4 Gambling Motivation among College and University Students

Neighbors et al. (2002) did conduct a study intended to examine the gambling motivation among college students with the goal of determining why gambling is widespread in this population. The participants in the study were asked to list in rank order their top five motives for gambling. The results revealed that a majority of college students gamble either to win money, for fun, for social resolves, for pleasure, or just for something to do. It was also found that over 40 percent of this sample testified monetary gain as their primary motivation for gambling. Sirgy et al. (2018) report that bettors exhibit purposeful or formal rational action because of associated economic benefits they seek to derive from their betting activity. Of concern is that, despite having the highest prevalence rates of problem and pathological gambling among various segments of the population (Ladouceur et al., 2004; Williams et al., 2006; Weiss & Loubier, 2008), little research has addressed the motivation behind gambling by college students. College and University Student-Athletes Gambling is the invisible addiction. While alcohol and drug abuse are often easily detected, gambling behaviour is not. At the moment, it may not even be on the radar of administrators or coaches as an at-risk behaviour. In 2005, the NCAA produced a national study on collegiate gambling and associated health risks. The goal of the study was to provide very basic information related to the gambling behaviour of the student-athlete population from Division I, II and III schools. In total, over 20,000 student-athletes were surveyed. Using the DSM-

IV Gambling Screen, the results revealed that 69% of male student-athletes reported participating in gambling activities and 35% reported participating in gambling activities that violated NCAA regulations. In addition, it was found that close to 5% of males in all three divisions were categorized as a problem or pathological gambler. Kerber (2005), on the other hand, determined that nearly 15% of 636 college student-athletes at three American Midwest universities showed problem or pathological gambling behaviour. Nelson et al. (2007) performed a novel study of gambling on college and professional sports and the influence of attending colleges with differing levels of “sports interest”. Among those examined were athletes, sports fans, and other students (N = 10,559) at 119 colleges in the United States. The results showed that athletes and fans reported more sport gambling compared to other students, with no differences between athletes and fans. The authors also found that students attending schools with a greater “sports interest” (that is., loyalty, connection to school team) were more likely to gamble on college sports. Ellenbogen et al. (2008) determined that male student-athletes in high profile sports such as baseball and football, were more likely to report a gambling related problem as compared to their counterparts in other sporting disciplines such as track & field, and volleyball. This finding is in contrast to a previous study performed by Huang et al. (2007), who found that student-athletes in golf and lacrosse were more likely to report sports wagering than athletes in other sports such as ice hockey, football, and baseball. Ellenbogen et al. (2008) also found evidence that only a very small number of student-athletes reported major mistakes like trying to manipulate game outcomes or sharing information internally. Research also suggests that college students may be driven to gamble for a number of reasons including to win money, excitement, enjoyment, boredom, and socialization (Lee et al., 2007; Neighbors et al., 2002; Shead et al., 2012). Identifying motivations for gambling behavior among

college students is important to improve understanding how problem and non-problem gamblers differ (Neighbors et al., 2002). A study of gambling among 184 undergraduate college students at a northwestern US university identified 16 motivations for gambling: money, enjoyment, excitement, social experiences, to occupy time, winning, competition, conformity, risk, test skill, interest, coping, the challenge, drinking, testing luck, and chasing the win. The most frequently reported motivations were money (42.7% of respondents), fun/enjoyment (23%), socialization (11.2%), excitement (7.3%), to occupy time (3.9%), and relieve boredom (2.8%; Neighbors et al., 2002). A study of Korean college students narrowed the 16 motivations identified by Neighbors and colleagues to five factors that encompass gambling motives: 1) excitement, 2) socialization, 3) avoidance, 4) monetary, and 5) amusement (Lee et al., 2007). Excitement is defined as gambling for excitement or arousal; socialization is defined as gambling for interaction with family, friends, or new people; avoidance is defined as gambling to avoid stress, anxiety, and depression, monetary is defined as gambling for monetary gains; and amusement is defined as gambling for enjoyment, respectively (Lee et al., 2007; Neighbors et al., 2002). Internet gambling motives among college students have been found to be similar for non-Internet gambling. For example, a study conducted on Internet gambling at UCLA found that over one-half of the respondents indicated that they gamble for fun (53%) and/or to relieve boredom (56.1%) (Shead et al., 2012). Incentives to gamble may be similar to motivations to engage in other risk behaviours (Cooper et al., 1992; Frankenberger, 2004; Patrick et al., 2011). Research on other risk behaviors (e.g., alcohol use, drug use, unprotected sex, reckless driving) has identified common motives such as enjoyment, socialization and coping (Frankenberger, 2004; Patrick et al., 2011). A study researching Internet gaming addiction found that coping with negative emotions, stress, fear and escape were the

main motivations for Internet gaming (Kuss & Griffiths, 2012). In another example, Cooper et al. (1992) conducted one of the first studies that used random sampling of households in New York and found three factors that encompass motivations to drink alcohol: avoidance, socialization, and amusement. Lee et al. (2007) reported similar findings when using these motivations as part of their study about college gambling. Another study identified four motives for alcohol use among college students: enhancement, socialization, coping, and conformity. Enhancement/enjoyment was identified as the most significant motive associated with alcohol use among college students (Patrick et al., 2011). Comparatively, a study on marijuana uses among college students found coping motives (helps with depression/nerves) and enhancement motives (enjoying the feeling /it's fun) were associated with marijuana use (Simons, et al., 2005). Coping, socialization, and amusement/enhancement are prominent themes in the research conducted on motives in both gambling and other risk behaviors (Cooper et al., 1992; Frankenberger, 2004; Lee et al., 2007; Neighbors et al., 2002; Patrick et al., 2011; Shead et al., 2012). Fabio et al. (2020) did conduct a study on the Prevalence and factors associated with gambling disorder among Kenyan university students entangled in sports betting. The results of the study showed that 78.9% gambled to recuperate their lost money. This means that majority of these gamblers pursue losses. The results gathered by Fabio and his colleagues are similar to Lister et al. (2016) who disclosed that 55.4% of the participants used for their study chase their losses. Nigro et al. (2018) observes that chasing losses is one of the crucial indicators of gambling disorder that not only perpetuates the addiction but also leads to significant financial problems. Many students are unemployed and therefore cannot make much money for gambling activities. In this way, they may get involved in financial problems. This is evidenced by the finding that 61% of the respondents had borrowed money to relieve

desperate financial situations occasioned by their gambling. Similar findings have been reported by that the government of Kenya is concerned with financial difficulties occasioned by gambling among youth as the Cabinet Secretary for Interior lamented it has been stated that more than half a million young people have been charged by credit bureaus for defaulting on gambling loans (Gamonde, 2019). University students in Kenya can effortlessly access credit through their mobile phones and this may increase the likelihood of them borrowing to gamble or to cater for other financial needs that are affected because the money meant for such needs was used in gambling (Otieno, 2019). Otieno further discovered that 60.5% of participants had made repeated unsuccessful attempts to reduce their gambling was an indication that many were concerned about the habit and had attempts to cut down albeit unsuccessfully. One of the main reasons why many cannot stop gambling is the insistence of gambling operators on encouraging gamblers to continue gambling (Newall, 2019). They further revealed that constant reminders or offers such as “free” bets, attractive bonuses, deceptive ads and multiple links to win are just some of the 'dark tricks' gambling operators use to encourage them to continue gambling. The findings of the study also reveal that almost 70% of students who gambled met the criteria for gambling disorder. This represents a serious mental health problem among students. The high pervasiveness of gambling disorder can be attributed to the fact that online sports' betting poses higher risk for gambling disorder (Lee et al., 2014). University students in Kenya have 24-hour access to gambling and credit from their smartphones. Considering that most of them want to earn money and spend free time on gambling, their propensity to gamble is high hence the likelihood of becoming disordered gamblers. Impaired mental and social health due to problem gambling not only affects students' academic performance, but also leads to tragic problems such as suicide, which has historically become increasingly common among

young adults (Thorley, 2017). Further analysis showed that frequency of gambling was a positive indicator of gambling problems, while average betting was not a positive indicator of gambling. These results support Gainsbury et al.'s (2013) finding that frequent gambling is associated with gambling severity. Students who gamble regularly are more likely to have a gambling problem. When students gamble several times a week, they spend a significant part of their day analyzing the network and waiting for the outcome of the bets. This leads to loss of time that could be spent studying or engaging in other productive activities (Bonnaire, 2012). The fact that the average amount wagered does not reflect the intensity of gambling indicates that the stability of gambling is determined not by a person's position in betting, but by how often a person bets with friends. This shows that those who are most addicted to online sports do not necessarily have the same number of cars, but they do have the same frequency. Sports betting in Kenya is usually done online via mobile phones. To them, one can place as low as 1 KES (0.01 USD) and that placing bets of low amounts diminishes the salience of the peril hence, is attractive to the university student. However, such an individual is likely to bet more frequently hence, becoming a disordered gambler.

2.1.5 Arguments in favour of sports betting

Source of revenue

It is believed that the emerged sports betting industry is one of the major sources of superior economies. It is reported that the revenue authorities of the United Kingdom a whopping £5 billion between 2010 and 2011 fiscal year and the sports betting sector alone accounted for 53% (Mao, 2013). It is also worth noting that revenues generated from the sports betting sector alone accounted for 43% of China's GDP in 2011, thus 19 billion Yuan was realised. It is also argued that sports betting has become majority

of bettors only means of income relative to the wins they make out of their betting activities (Masaba, et al., 2016). These revenues assist government providing social amenities such hospitals, school buildings, roads, portable water and many others (Matheson & Grote, 2008). Governments across the globe have therefore been swayed into legalizing gambling in their bid to benefiting from the high revenues obtained from gambling activities (Masaba, et al, (2016).

Source of satisfaction

Living a satisfied life among the youth certainly hinges on doing what makes one happy. Findings of a research conducted by Keovisai and Wooksoo (2019) discovered among others that, sports betting is seen as a coping strategy, for socialisation purposes and as a means for bettors to demonstrate their luck and skills in sports. It is also reported that students' involvement in betting can help promote social interaction that can lead to establishment of social networks with other leisure participants which results in the satisfaction of variety of social needs (Acheampong et al., 2022; Brajsa-Zganec et al., 2011; Sirgy et al., 2018). This argument coincides with an opinion expressed by Masaba et al. (2016) that some people see the sports betting venture as a means of dealing with stressors. Some college students also consider sports betting as an area of dependence for finances in taking care of their needs and as a source of entertainment (Koross, 2016).

Promotes development

Sports betting contributes to the provision of employment opportunities as many are employed directly and indirectly including those in advertising industry (Zhou & Zhang, 2015). In Kenya for instance, majority of the unemployed youth see sports

betting as an attractive venture where they can earn from their pass time (Wangari, 2018).

2.1.6 Argument against gambling and sports betting

Research has identified a number of risk factors that may be associated with an increased likelihood of gambling participation and problem gambling among college students. Studies indicate that negative financial outcomes are among the most tangible consequences of gambling and problem gambling. College students are at a higher risk for financial problems than older adults due to other financial obligations from college expenses and tuition (Norvilitis & Maria, 2002; Robb, 2011). A study conducted at two Mississippi universities found that older college students are more likely to have problematic financial behaviors (Worthy et al., 2010). According to Worthy et al. (2010) these problematic financial behaviors were associated with sensation-seeking and risk-taking activities like gambling. College students often use resources such as credit cards, debit cards, or borrowed money to gamble; this is common for adult gamblers as well, but these habits may have greater negative financial consequences in a younger population. For example, Shead et al. (2012) found that approximately one-third of their participants gambled with their credit card, 27% with their debit card, and 17% with wire transfers. In this study, college students at UCLA spent \$25 to \$500 while engaging in Internet gambling, with 56.1% spending \$25 dollars or less, 21.2% spending \$26-\$100 a session, 13.6% spending over \$101 to \$500, and 3% spending over \$500 (Shead et al., 2012). Atkinson et al. (2012) found that the mean amount of money spent on gambling a month was just under \$200 by college students. Further, the authors found that 48% of college aged gamblers said they had spent more money on gambling than they wanted to and 32% said they lost more than they could afford. Macharia (2018) discovers that significant amount of the students' income is spent on

gambling which may affect money meant for other necessities such as food and clothing.

Another negative consequence of heavy sports betting is poorer academic standing. Potenza et al. (2011) found a strong connection between poor academic performance and pathological gambling in young adults (ages 14-18). Heavy Internet gambling is associated with grade averages of D or lower for students involved (Potenza et al., 2011). It has been suggested that alcohol, tobacco, and drugs are co-morbidities of gambling, and that licit and illicit substances lower inhibitions and increase sensation-seeking and risk-taking (Welte et al., 2001).

Attention Deficit and Hyperactivity Disorder (ADHD), a neurobehavioral disorder characterized by inattention, hyperactivity, and impulsiveness, has been identified as a risk factor for problem gambling (Breyer et al., 2009). A longitudinal study following children with ADHD through adulthood examined betting behaviours of participants at ages 18 to 24 years. Findings show that ADHD during childhood and young adulthood correlates with increased severity of gambling problems (Breyer et al., 2009). Research has also shown that there is a relationship between addictive behaviors and ADHD, because individuals have lower impulsive control (Breyer et al., 2009).

Mental health concerns and mood disorders are also conjoined with gambling and problem gambling among college students (Petry & Wienstock, 2007; Quilty et al., 2011). In a study conducted at three universities, Petry and Wienstock (2007) found an association between poor mental health and pathological gambling. Internet gambling has been found to be a predictor of poor mental health: the more an individual participated in Internet gambling the more their mental health rating declined (Petry & Wienstock, 2007). A study of 2006 students from Connecticut high schools (ages 14-

17) found that depression and negative mood states were associated with problem and pathological gambling (Potenza et al., 2011). Other clinical studies have linked problem gambling to suicidal thoughts and attempts (Shaffer & Korn, 2002). Lower personal and familial socioeconomic status (SES) has also been detected as a risk factor for gambling participation. One longitudinal study following children from age 3 into adulthood (age 32) establishes that lower personal and familial status (SES) is associated with a higher possibility of a gambling disorder at the ages of 21 and 32 (Slutske et al., 2012). Wong et al. (2013) also disclose that lower familial socioeconomic status is associated with increased engagement in gambling. Several of recent systematic reviews and meta-analyses of literature (mainly from high income countries) have reported some of the most important and associated risk factors for adolescent gambling include being male, being younger, psychological problems, substance abuse, child abuse, and parental gambling (Dickson et al., 2008; Dowling et al., 2017; Griffiths & Parke, 2010; Road and others, 2016; Nowak, 2018; Shead et al., 2011). Generally, even though gambling may offer some psychosocial benefits (Binde, 2013), comparatively, problem gambling has been associated with diverse negative outcomes, including mental and physical health problems, relationship and family disorders, financial problems, work problems, and legal problems (Blinn-Pike et al., 2010; Derevensky et al. et al., 2011; Derevensky and Gupta, 2005; Shaffer & Hall, 2002). Gambling amongst minors who are most likely students has led to loss of school fees, poor academic performance and participation in other high-risk activities such as use of alcohol, narcotics and risky sexual behaviour (Koross, 2016).

2.1.7 Conceptual Framework of Sports Betting

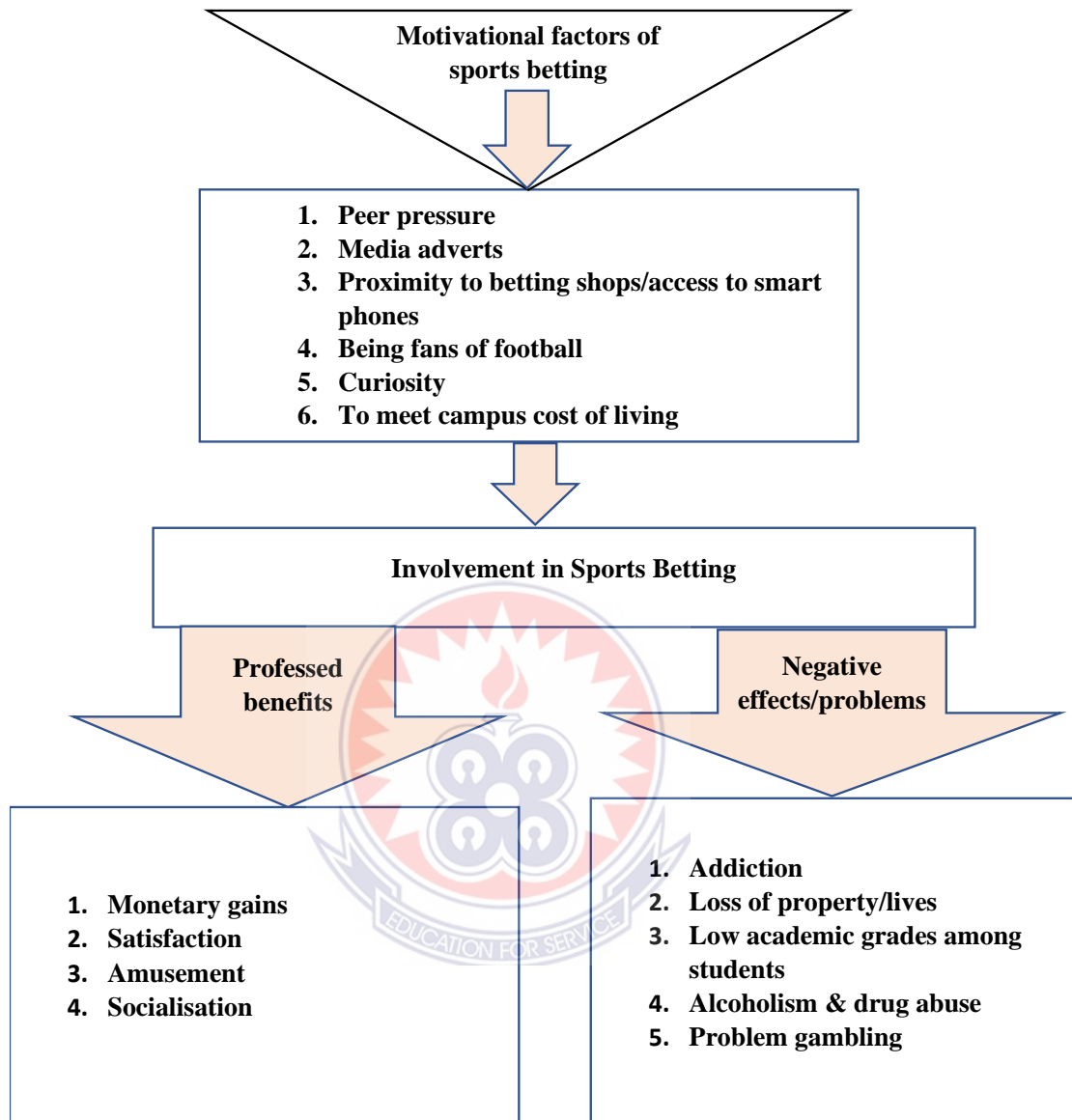


Figure 1: A conceptual Framework on Sports Betting (Adapted from Barnes et al., 2015)

This conceptual framework is anchored on three thematic areas: motivational factors: (peer pressure, media adverts, proximity of betting shops/access to smart phones, being fans of football, curiosity and to meet campus cost of living), professed benefits: (monetary gains, satisfaction, amusement and satisfaction) and negative effects: (addiction, loss of property/lives, low academic grades, alcoholism and drug abuse and problem gambling).

2.1.7.1 Motivational factors of sports betting

Sports betting just like other human activities cannot be dealt with without delving into the factors that account for people's participations in it. The factors as captured in the framework are discussed in the following:

Peer group pressure

Peer pressure is one of the factors that lure people into sports betting. Mostly, the life styles adopted by the youth is a function of the culture they find themselves in, especially the attitudes of their age mates. They would copy both the good and bad practices. For instance, Findings indicate that most bettors' first experience happened in a social medium, and that family and peers contribute to these early experiences (Mao et al., 2013; Okoti, 2019). A similar study conducted by Humphreys and Perez (2010) uncovered that the Canadian youth find themselves in sports betting as a result of their inability to resist pressures from their peers who are involved in it. A study by Thomas et al. (2010) equally shows that peer group influence to a very large extent has influenced betting behaviour amongst undergraduate students with most painting the glamorous side of sports betting. This implies the youth in our societies get influenced into sports betting by their friends who are already subscribers.

Commercials or advertisements on sport betting activities

Also, media plays a role in influencing the involvement of the youth in sports betting largely due to unrestricted advertisement and marketing of various sports betting channels. This appears to be one of the contributory influencers of people's involvement in sports betting. According to Henedus (2011), advertisements of the betting companies that are being run in the media have motivated many of the youth into sports betting. Similarly, Li et al. (2018) found that the inducements of gambling

advertising and sponsorship of sport is of particular bearing in relation to vulnerable populations, such as youth and people already experiencing problems with gambling. Further, it is reported that the majority of the people who engaged in sports betting acquire information and made choices on how to bet based on information accessible on social media channels such as twitter, Instagram, Whatsapp, and Facebook (Mwadime, 2017). One cannot therefore be wrong to say that the promotion of sports betting both in the mass media and on social media platforms contributes to the surging numbers of subscribers of sports betting. Further research shows that the messages communicated in such promotional material emphasises the ease of access and value for money of online sports betting (Sproston et al., 2015). Evidence had it that the proliferation of advertising materials across the media has significantly contributed to making online sports betting a normal phenomenon, as it is perceived as an everyday behaviour, especially among young adults (Deans et al., 2016).

Easy access to betting facilities and gadgets

Proximity to betting shops/ easy access to smart phones is another factor that can influence the youth into sports betting. For instance, Grote and Matheson (2011) discovered in their study on how people get into sports betting that, people are more likely to be influenced into sports betting when they live closer to betting outlets. Easy access to their leisure activity via various websites and mobile apps is another contributory factor link people to sports betting (Hing, et al., 2016). This can be correlated to the dominant use of smart phones which are gadgets through which betting promotional materials are easily accessible to potential bettors. Also, Humphreys and Perez (2010) posit in a study they conducted in the United Kingdom that some people eventually get tempted into sports betting after watching live matches at betting centres

within their areas of abode. The betting centres that are being dotted in modern societies consequently make the youth prone to getting engaged in sports betting.

Sports fanship

The youth's attachment to the football and football clubs both local and Europe as ardent fans appears to have some significant influence on how they get into sports betting. For instance, a study conducted by Fredrick et al. (2020) on sports betting practices among higher learning institutions' students in Tanzania gathered that 38.6% out of 148 respondents concede that their love for football lured them into sports betting. Acheampong et al. (2022) in their study on understanding sports betting among young male student teachers in Ghana, discovered that students' passion for football as a leisure activity links them to sports betting. This also connects with the finding of (Ofosu & Kotey, 2020) that people's lust for foreign football influences some of them to engage in sports betting.

Curiosity

Curiosity as a key social element relative to human behaviour has some connections to how the youth get involved in sports betting. This factor according to Beckert and Lutter (2013) who conducted a research in Germany that featured 1, 508 sports bettors and it was revealed that curiosity was one of the major factors that pushed them into sports betting having followed its activities for a short while. This means, the bettors observed people engaged in betting activities and subsequently got tempted to give it some trials but eventually became part of them.

Financial distress among students

The drive of students to meet campus cost of living also has the potentiality of luring them into betting activities since the desire to earn some money is a common objective

for all lives' endeavours in society and such cannot remain unchecked under this study. This argument is favoured by the work of the Social Exchange Theorists who are with the assertion that, people participate in sports betting behaviour with the expectation to maximise profit (Homans, 1974; Wann, 1995; Gustavsson & Svanell, 2012; Cook, 2015). This understanding is equally shared by Koross (2016) in a study that winning more money is the most influential factor for people's engagement in sports betting. A similar study conducted by Fredrick et al. (2020) on sports betting practices among higher learning institutions' students in Tanzania also discovered that out of 148 respondents engaged in his study, a whopping 97.1% strongly agreed that money is the main motive for their participation in sports betting.

2.1.7.2 Professed benefits of sports betting

The second component on the framework relates to perceived benefits such as monetary gains, satisfaction, amusement and socialisation bettors anticipate in their betting activities. This section of the framework explains the perceived importance attached to bettors' involvement in sports betting which relates to this study. Research findings show that bettors make huge sums of moneys, they get amused or entertained in their betting activities, they feel betting makes it possible for them to socialised with friends and by extension, satisfaction. Gustasson and Svanell (2012) assert that the obvious benefit for sports bettors is getting rich by winning big on their bets to earn good living. Similarly, Dechant and Ellery (2011) did conduct a study on the effect of gambling including a monetary motive item on gambling motives questionnaire in a sample of moderate gamblers, and it was revealed that bettors take delight in meeting new people and becoming rich at the same time. Fredrick et al. (2020) also state among their findings on the benefits of sports betting that 17.1% of 148 bettors in Tanzania get entertained by their betting activities. College students engage in sports betting to

entertain themselves is buttressed by the results of Ray (2017) who reports that students place bets on sports for social and enjoyment reasons.

2.1.7.3 Negative effects of sports betting

This section of the framework focuses on the possible tribulations or negative effects that are associated with sports betting. Regardless the indications from other academic works that subscribers of sports betting make enormous financial gains as well as getting entertained by their betting activities, they also encounter some negative effects.

Betting addiction

Addiction is one of the likely negative effects of sports betting. They get to a stage of their betting activities where they find it very difficult if not impossible to discontinue, they bet more even after several failed attempts with the hope of recovering their loss money (Schellenberg et al., 2016). The most driving force for bettors to win more money makes them bet more thereby transitioning them into addictive behaviour and gambling problem (Gainsbury et al., 2014). Schellenberg et al. (2016) explained, this is because those who lose keep betting with a motivation to recover what they have lost already. Koross (2016) suggests the existence of addictive and frequent betting practice among college students since the college real life, away from the student community, offers a sense of freedom that places fewer restrictions on their studies. Koross (2016) opined that since college students have increased freedom and regular access to the internet they are considered as having three times the rate of addictive betting. Sports betting addiction makes student-bettors exhibit compulsive bettor behaviours whose emotional attachment to the activity makes it problematic to balance it with their academic schedules including studies (Acheampong et al., 2022; Lamont & Hing, 2018).

Low academic performance

Overly involvement of students in sports betting activity of betting makes them devote much of their precious time to betting at the expense of their academic work leading to weaker grades. Fredrick et al. (2020) report again on their work on betting practices among higher learning institutions in Tanzania that, poor academic performance was a problem among student bettors due to poor time management. Potenza et al. (2011) in their study on the effects of internet gambling report that heavy internet gambling is associated with grade averages of “D” or lower for students involved. These findings are in agreement with the findings of Opoku and Yeboah (2021) who conclude among other findings in their study that, reduced academic performance among student bettors is attributed to their involvement in sports betting. It is also reported in the work of Vitaro et al. (2018) that student teachers who regularly engage in sports betting can have adverse effects on their learning, taking into account the amount of time they do spend on waiting for outcomes of their bets. Studies show that, the hours spend on betting related activities can be spent on their academics or other productive activities (Bonnaire, 2012). Multiple researchers posit, there exists a relationship between gambling and poor academic performance among tertiary students who transition to compulsive betting which makes them avoid lectures, presentations and miss assignments and writing examinations (Acheampong et al., 2022; Enwereuzor et al., 2016). This can as a result cause such students to be rusticated.

Problem gambling/Loss of property

Gainsbury et al. (2014) on the effects of sports betting in Australia report that sports betting compels bettors into selling their hard-earned properties just to bet more which worsens their economic woes upon not winning. They further stress that some student

bettors failed to pay their academic fees because, they had used money meant for the payment of fees for sports betting without winning. One of the key findings of Fredrick et al. (2020) was that, a student of the University of Dodoma even stole a laptop of a roommate after squandering all his upkeep money he secured from students' loan trust on his betting activities.

Loss of lives

Poor mental health and wellbeing are some of the reported gambling disorders that affect not only students' academic performance but also lead to dreadful circumstances such as suicide which has been on the rise among young adults in the recent past (Thorley, 2017). A Study on sports bettors who seek help suggest that as many as 20% will attempt suicide (National Research Council, 1999).

Alcoholism

Drug abuse/alcoholism is one dangerous area that some sports bettors eventually resort to, in their attempt to cope with their betting failures. Binde (2009) reports, that the frustrations suffered by sports bettors after selling their properties for betting and not winning make them resort to alcohol as a coping mechanism.

2.1.7.4 Relevance of conceptual framework to the study

A thorough read of the framework gives very interesting perspectives that are inherent, relative to the objectives set out for the study. It highlights some factors that influence people into sports betting activities which are in line with the grounded theories considered for the study, namely; social exchange theory, rational choice theory, social learning theory and problem behaviour theory. The framework also explains some of interesting perspectives with regards to some perceived benefits and negative effects or

problems associated with sports betting. The perspectives expressed and explained are backed literature which inevitably makes the framework relevant.

2.2 Theoretical review

Four theories were considered in contextualising the factors that account for student-teachers' involvement in sports betting. These are Social Exchange Theory, Rational Choice Theory, Social Learning Theory and Problem Behaviour Theory. Social Learning and Social exchange theories were however the major theories whereas Rational Choice Theory and Problem Behaviour Theory were supporting theories.

2.2.1 Social Exchange Theory

Social exchange theory according to Cook (2015) traces its roots to the theoretical work of Homans, Blau and Emerson in the late 50s and early 60s. This theory asserts that social behaviour is the product of an exchange process and, that its basic intent is to maximise benefits (Homans, 1974). Mitchell et al. (2012) report that these theorists are with the firm belief that behaviours can be well-thought-out as a result of cost-benefit aggregates by people attempting to interact with society and the environment. They further add that, when a person believes that he stands to extract more rewards through a certain behaviour, then he will perform the said behaviour. They further disclose on the contrary, that the person will not perform the behaviour if he feels the cost outweighs the estimated benefits. Regardless the views held by the theorists of this perspective, they are also wary of the Neo-Classical Economics' assumption on how humans are rational and calculating animals. The relevance of this theory to the study is that, sports betting subscribers' biggest objective is to win big by wagering relatively small amounts of money on selected matches. Sports bettors study the fixtures of matches before they wager on to predict the possible outcomes of their bets. They

therefore stake on matches they believe can land them a windfall and will even bet more if they are optimistic of winning. Bettors will conversely be discouraged on staking if they are pessimistic about winnable outcome, hence, not profitable to attract their engagement. The theory implies, the interest of sports bettors is accordingly sustained and their betting activities inevitably intensified if they continuously get substantial payouts (returns) on their bets.

2.2.2 Rational Choice Theory

This theory was coined out in the eighteenth century and it is traced back to a political economist and philosopher, Adam Smith (Boudon, 2003). This theory, which is also called Rational Action Theory (RAT) or Choice Theory (CT), is based on the postulation that individuals choose a course of action that is in consonance with their personal preferences. This school of thought seeks to explain human affairs by making certain simplifying assumptions about what motivates individual actions. The basic premise of rational choice theory is that decisions taken by individual actors will produce the collective outcome. It is understood among other things that people ideally choose the best action relative to their personal preferences and the constraints facing them. For instance, there is nothing irrational in preferring fish to meat in the first time, but there is something irrational in preferring fish to meat in one instant and preferring meat to fish in another, without anything else having changed (Grüne-Yanoff, 2012). Situating this theory in sports betting, bettors upon weighing the expected wins or payouts to the relatively small amount of money that they use in staking their bets, prefer to continue being engaged in their betting activities. When a sports bettor starts winning, his involvement even becomes more intensive with the expectation to win more which leads to an addictive behaviour. The person will however continue to be engaged in his betting adventure with the expectation that he will one day have a big

windfall to recuperate all that he might have squandered early on without success. This theory, by extension, explains how sports bettors usually resort to the use of some rational calculations in making some rational choices in their attempts to achieve outcomes that are aligned with their own personal objectives in their betting adventure. The outcomes of their involvement in sports betting are also associated with maximizing their individual self-interest. Regardless the fact that Rational Choice Theory is not exhaustive on all aspects of sports betting relative to the objectives set forth for this study, it does feature well in understanding some aspects of why and how people get involved in sports betting.

2.2.3 Social Learning Theory

This theory rooted in psychology and credited to Bandura (1977) seeks to illuminate socialisation and its effect on the development of the self. To Bandura, most human actions are learned observationally through modeling: from observing others, one forms an idea of how to perform the new behavior, and this information is then recorded to guide action. Bandura (1977) observation and modeling what is being observed plays a crucial role in how and why people learn certain behaviours. This school of thought therefore goes beyond the perception of learning being the upshot of direct experience with the environment. Hence, learning, according to Bandura, can arise merely by observing others' behaviour but does not arise passively and as such, requires attention, retention, reproduction and motivation. Proponents of this theory perceives an individual's personality or behaviour to be a learned response to social stimuli. The theory therefore does not consider one's identity as an unconscious product like the psychoanalytic theorists, but a conscious one. They also believe in the assertion that the identity of people is formed more by the behaviours and attitudes of others around them. Advertisement also features well in this theory. Television stations that advertise high-

stake betting activities play a key role in influencing people to perform such behaviours as they think it will benefit them by providing them some opportunity to make extra money, pleasure, and regardless future costs (Gillespie, 2012). Situating this theory in the discourse of sports betting, if sports betting behaviour appears very attractive to an individual after some observational learning, he or she is very much likely to engage in some imitation and modelling of same which can subsequently lead to addiction to sports betting. This implies that many get initiated or inspired into sports betting after observing other people make some financial gains in it. They will even at the brink not hesitate to seek some understanding on how to better place their bets from those (bettors) observed already. They continue to bet even when they do not win with the belief that they will subsequently win to recover all that they have expended already. This therefore suggests that people get influenced into sports betting by the environment or surroundings that are submerged in betting as a business. However, social learning theory just like any other theory cannot fully exhaust all the objectives considered for this study relative to sports betting. It does unravel some level of understanding that, our social environment can influence one's sporting betting behaviour at the initiation stage.

2.2.4 Problem Behaviour Theory

Problem behaviour theory owes its existence to Jessor (1968) which was pioneered to the study of addictive behaviours relative to alcohol abuse in society. The theorist of this school of thought took some inspirations and perspectives from Rotter's Social Learning Theory and Merton's Concept of Anomie (1957). This theory, according to Lewin (1951), is anchored on the understanding that behaviour is as a result of interaction between individuals and their environment. Jessor et al. (1980) also discoursed that, problem behaviour is any behaviour that departs from legal norms and

social standards and meets social response control such as social rejection. To them, the highlight of people per this theory is that, they turn blind eyes to laws and order as well as social sanctions, provided what they do is essential and useful enough to them. This theory relates to sports betting on the grounds that, sports bettors are with the belief that the reward that is associated with betting is more lucrative than all other options available to them. This belief held by subscribers of sports betting makes it incomprehensible for them to discontinue their betting activity. This consequently leads to addiction and loss of properties (Reiss, 2012). This is where bettors will not hesitate to sell their property purposed to investing it in sports betting. In America, studies have also discovered that loss of bets among subscribers relative to problem gambling can lead to adverse outcomes such as strained relationships, delinquency and criminal behavior, depression and even suicide (Williams et al., 2011). By extension, students who find themselves in this conundrum of addiction are more likely to use their academic fees for betting with the expectation to win big. Ellenbogen, et al. (2008) discover that college students' participation in sports betting causes them spend their school fees on their betting activities. They also expend precious time on their smart phones and at betting centers which inevitably affects their academic performance. Koross (2016) reports that Kenyan university students' active involvement in Sports betting has led to loss of precious academic learning time by students, since they spend most of their time researching on teams to bet on than concentrating on their studies.

2. 3 Empirical findings on the distribution of gambling-related harm

Currie et al. (2009) instead of using a specific measure of harm, they measured the effects of gambling using composites of different gambling problems. But they found that the results were strongly linked to consumption parameters such as gaming frequency and percentage of income spent on games. For example, asymptomatic

gamblers spent an average of 0.86% of their gambling proceeds, whereas those with one or more symptoms spent 5.0%, and moderate-risk and problem gamblers spent an average of 8.7% of their income on gambling. According to the authors, those who met the definition of independent harm (at least one symptom that may or may not be "bad" in their view) could be distinguished from gamblers who had zero consumption symptoms. In a study of representative British populations, Canale et al. (2016) found similar strong relationships between excessive consumption and harm, but also observed that harms were distributed across low- to moderate risk gamblers, and not confined to problem gamblers. They further disclosed that, although per-person risk of harm was highest for high playing-time and large spend gamblers, most individuals experiencing at least one harm were drawn from lower time/spend groups. They defined "social harms" using four items derived from the DSM-IV: illegal acts, problems with spouse and/or other people, work-related problems, and financial problems. They acknowledge that this assessment was not completely satisfactory, and may not fully capture all domains of harm. Browne and Rockloff (2019) however argues that, this limitation does not detract from the empirical support provided for "prevention paradox". Despite a lack of sensitivity for low-range harms, Canale et al. (2016) still observed a widespread quantum of harm for low-risk gamblers. In a telephone survey conducted in Finland, Raisamo et al. (2015) also concluded that the results supported the population model and pointed to a trend towards worse outcomes in the lower part of the continent. The authors acknowledged that the study was limited by the use of the Problem Gambling Severity Index as a proxy for gambling harm. This instrument consists of nine items and includes five risk factors: unexpected losses, borrowing or selling items for gambling, health/stress/anxiety problems, financial problems, and guilt. The remaining items relate to behavioural dependence or symptomatic

“problems” in general. Langham et al. (2016) uncovered that the impact of gambling on workplaces is normally reported in terms of preventing criminal activities related to fraud and embezzlement to solve financial problems related to gambling. They also added that criminal acts of fraud perpetrated against an employer, educational institution or an organization a person can volunteer for is divided into different categories of harms. The experiences gathered from the data under this theme shows a broader and more comprehensive list of negatives. Experiences identified from data on this topic have demonstrated a wide and highly visible range of negative effects among paid, educational and volunteer workers (Langham et al., 2016). Based on this brief review, Browne and Rockloff (2019) concluded that, it can be seen that a recurring and acknowledged limitation has been the lack of a dedicated and comprehensive measure of gambling harm. Furthermore, until very recently, there has been no attempt to link the experience of harm to a metric that describes the total impact on a person’s quality of life. To them also, no work has taken into account the benefits that may accrue from gambling. A program of research by our group conducted in Australia (Browne et al., 2016) and in New Zealand (Browne et al., 2017) attempted to address these gaps. Based on a literature review and a survey, a comprehensive list of seventy-two specific disorders organized into six domains was developed (Langham et al., 2016). From this, a profile of harm can be generated for an individual based on whether each harm has occurred to them or not in the nominated time frame. these gambling harms are applicable to gamblers as well as to gamblers' spouse and parents. Item-response theoretic analysis demonstrates that specific harms vary widely in their severity (Li et al., 2016); e.g., reduced available spending on entertainment is the least severe financial harm, whilst bankruptcy is the most severe financial harm. Like previous research, it was found that harm symptomatology was distributed across the continuum of problem severity

(Browne & Rockloff, 2019). They add that, harms also appear to be unidimensional, that is, an affected individual is likely to experience a range of harmful outcomes from across the six domains. They also conclude that, this is true also for concerned significant others (those affected by someone's gambling), although the specific pattern of harms within each domain differs. For example, spouses are more likely to experience the emotional harms of vulnerability, hopelessness, and distress; whilst gamblers are more likely to report feelings of worthlessness, shame, and failure (unpublished analysis). A ten-item short screen for gambling harm was also developed, with scores being strongly correlated with the full checklist ($r = .93$), and linearly related to decreases in self-reported quality of life (Browne et al., 2017). Browne and Rockloff (2019) argues that their work creates a link between the experience of harm and its impact on well-being. To them, this is an important link, since it allows a calculation of both individual impacts and the population-level impacts of gambling harm on the community.

2.3.1 Harm to the person who gambles

Browne et al. (2016) did conduct a study on gambling related harm in Victoria. They acknowledged, there is a large body of research that explores the types of harm that can be experienced by a person who gambles (Walker et al., 2012). Productivity Commission (2010) found that 20% of people who gambled report that it has had an adverse effect on their life, while 70% reported it has made no difference, and 12% rate it as positive influence. There were obvious differences in stratification for severity of gambling based on the Canadian Problem Gambling Index (CPGI) (Ferris & Wynne, 2001). As expected, for people experiencing problems with gambling there was a much smaller group who rated it as having a positive impact (6.6%), or having made no difference (5.2%) while 85.2% rated it as having had a negative impact (Productivity

Commission, 2010). Consistent with the calls for better understanding of harm experienced by people experiencing lower levels of gambling severity, were the ratings for those assessed as being of moderate risk. While 31.6% rated gambling as having had a positive impact, 22.7% reported no effect and 45.8% reported a negative impact (Productivity Commission, 2010).

2.3.2 Harm to the individual's health

To Langham et al. (2016), most harm from gambling in relation to the health of a person who gambles is caused by increased levels of anxiety and stress. They add that gambling at problematic levels creates physical changes in human biochemistry which is consistent with exposure to high levels of stress or arousal. A frequent and regular cycle of this is damaging to physical health (through the function of epinephrine, cortisol, or diastolic blood pressure) (Productivity Commission, 2010). Adolescents are less likely to suffer from medical consequences of gambling such as hypertension, peptic ulcer, coronary heart disease (Fong, 2005), although the long-term impacts for these adolescents have yet to be investigated.

There exists established links between problem gambling and other comorbidities including addiction (Ariyabuddhiphongs, 2012; Bakken et al., 2009; Dickson et al., 2002; Dussault et al., 2011; Hodgins et al., 2005; Holdsworth et al., 2012; Hounslow et al., 2011; Lloyd et al., 2010; Najavits et al., 2011), mental health (Abbott et al., 2004; Ariyabuddhiphongs, 2013; Holdsworth et al., 2012; Hounslow et al., 2011; Potenza et al., 2006; Hodgins et al., 2005), social impairment (Ariyabuddhiphongs, 2012; Holdsworth et al., 2013; Parker et al., 2013; Welte et al., 2009), and age related health impairments (Ariyabuddhiphongs, 2012). It is important to emphasise that association does not imply causation, and that many of the comorbidities share the same risk and

protective factors as identified by gambling research (Dickson et al., 2002; Dussault et al., 2011; Hodgins et al., 2005; Holdsworth et al., 2012; Hounslow et al., 2011). However, the escalation of comorbidities is most likely explained by mutual (bi-directional) direct causation between gambling and other comorbidities such as depression or problems such as homelessness (Dussault et al., 2011; Holdsworth et al., 2012; Holdsworth et al., 2013; Lloyd et al., 2010; Martin et al., 2014). Nevertheless, the degree to which gambling is instrumental; that is, the degree to which the comorbidity would decrease if gambling-harms were removed, is extremely difficult to establish at reasonable cost. Browne et al. (2016) noted that, it is unclear if people's health deteriorated because of gambling, if they started or increased their gambling in response to deteriorating health, or if there is there a third variable that influences both. It is not unreasonable to assume that broader determinants are at play on all these health outcomes, and the effects of these (e.g., socio-economic status) are well established. They also argue that linking gambling to mortality is more challenging and yet to be attempted. Methodologically, this requires an understanding of the contribution of gambling to the risk factors or contributing factors to the cause of death. Browne et al. (2016) further argue that, while current mortality data does include contributing conditions or factors, gambling is too distal a determinant to be effectively captured within the existing reporting protocols. The contribution could be attributed within other mentions of stress or anxiety but the contributions to the biological determinants identified in Black et al.'s study (2013) have not yet been calculated (Browne et al., 2016).

2.3.3 Harm to the individual's emotional state

An individual's health is strongly linked to their emotional states (Browne et al., 2016). Harm is often referred to as being experienced in terms of feelings of guilt, anxiety,

helplessness, as well as shame, stigma, grief and even self-hatred (Productivity Commission, 2010; Raisamo et al., 2013). While the nature of this and its relationship to gambling severity has been explored (Yi & Kanetkar, 2011), there are significant gaps in our understanding of the nature and function of emotional states as gambling-related harm (Browne et al., 2016). While there has been an understanding of how emotional states such as anxiety can impact on health from a biophysical perspective, the experience of shame and stigma are included in the harms' literature as outcomes (Browne et al., 2016). They further noted that, when considering or measuring harm, the prevalence of feelings of shame or stigma might be counted, but by only examining them as a harms' outcome, we have an incomplete understanding of their impact as a determinant of further outcomes and harm. Shame and stigma in relation to gambling tend to be examined in relation to the impact on treatment (Carroll et al., 2013; Horch, 2011). The role of stigma as a health determinant, its impact on other health behaviours relating to self-care, and more upstream health determinants such as social inclusion and connectedness have not been given as much attention and are subsequently not as well understood (Browne et al., 2016).

2.3.4 Financial harm to the individual

Financial harm is often the crisis that precipitates treatment seeking by people experiencing problems with gambling (Langham et al., 2016). At the point of help-seeking, the harm is normally at an extreme level with loss of housing and bankruptcy often cited (Carroll et al., 2011). Browne et al. (2016) in their study however posit that financial harm generally does not occur in a single instance of crisis. And that it rather develops over time, although the time frame can vary considerably depending on the individual. Financial harm according to findings occurs where individuals are no longer able to meet the cost of essential items, such as food, clothing, personal care products,

utilities and housing. Their findings further reveal that financial harms due to opportunity costs are more difficult to define. Opportunity costs of a good or service are described in terms of not being able to purchase alternative discretionary consumer goods or services as a result of expenditure on that item (Browne et al., 2016). They however also added that, if the goods or services are discretionary rather than essential, it raises the problem of whether the utility obtained from gambling expenditure exceeded that, that would have been obtained from the alternative good (Browne et al., 2016). In this case, gambling represents a healthy entertainment and a rational choice, and benefit rather than harm, is being incurred (Browne et al., 2016). They also suggest that due to the difficulties in considering opportunity costs, restricting the definition of financial harms to those that impact on 'essential items', although they recognise that the definition of essential items may in some cases be somewhat arbitrary.

Browne et al. (2016) report that measures of financial harm are fraught with contextual strain. The absolute value of money lost can have a varying impact depending on the individual's vulnerability, and aggregated measures of financial harm are limited in their value for this reason (Browne et al., 2016). Socio-economic status is the single most important predictor of health status (Australian Institute of Health and Welfare, 2014), and impacts on health (and harm) through a variety of causal pathways, interacting with both upstream and downstream health determinants. Financial harm therefore has both immediate and long-term impacts and influences on harm (Browne et al., 2016). Unravelling the complexity of the function and outcomes of financial harm, rather than relying on aggregate spend or loss has yet to be undertaken at the broader level. Bertossa and Harvey (2012) noted, the value of research undertaken by Martin (1993) that has tracked money trails to determine the relationship between gambling and the harm experienced (this included the family and community).

2.3.5 Criminal activity

Sports betting has been concomitant to the undertaking of criminal behaviours, particularly property crimes and fraud (Breen et al., 2013; Carroll et al., 2011). The impact of this is more fully considered later in this review, as harm to the community (Browne et al., 2016). However, it is imperative to highlight that incarceration and any involvement in criminal activity generate their own ills to the individual (Browne et al., 2016). largely, the literature centres on harm that arises when a person is experiencing a problem or pathological gambling (Browne et al., 2016). Further studies reveal that sport betting participation has led to a rise in cases of problem gamblers in Uganda where individuals sell household items and steal just to finance their betting addiction (Ahaibwe, et al, 2016).

2.3.6 Harm to family and friends

Browne et al. (2016) reveal that harm is not only experienced by the person who gambles. Psychological, emotional, physical and economic connections between individuals can act as pathways for the transmission of harm (Browne et al., 2016). The experience of harm has been mostly examined in terms of the partner (or spouse) and the children of people with gambling problems. This is understandable, given that immediate family connections are usually the strongest, regardless of the type of connection, and are therefore likely to bear the majority of transmitted harms (Browne et al., 2016). They further posit that, there is currently a gap in the literature in terms of the experience and impact of parents of people experiencing problems with gambling, who may have connections and responsibilities of equal weight, and who may have attempted to mediate or address any harms being experienced. They also revealed that harms experienced by partners or spouses include the breakdown of relationship due to

conflict, loss of trust due to dishonesty and concealment, and change of power or equality in marriages. For example, when one goes from “partner” to “gatekeeper” or a parent-child relationship forms in terms of financial control (Holdsworth et al., 2013). On a practical level, harms to family include going without household and personal items, quality of food, levels of indebtedness, juggling payments, loss of utilities and the shame or stigma that occurs when these deficits become apparent to others (Dickson-Swift et al., 2005). The health of partners and spouses can also be impacted, including the exacerbation of other health issues, or health impacts such as insomnia, migraines, and stomach upsets (Browne et al., 2016). They may also include the adoption of coping strategies by the partner, that are detrimental to their own health, such as overeating, drinking or smoking, in an effort to manage stress, depression and anxiety (Gaudia, 1987). In common with the potential harms to the individual, identified above, the partner is also vulnerable to harms caused by the impact of finances on health, such as an inability to afford medication, or treatment.

A number of qualitative studies have identified the harm caused by the effects on the emotional state of the partner, including isolation. Isolation can occur both through the partner being the one to distance themselves from affected others due to shame and being isolated by others (Dickson-Swift et al., 2005). They added that, when affected others created the distance and subsequent isolation from the partner, it was often reported to be due to the financial damage done to the relationship by the person who gambles. Isolation was also exacerbated by not feeling safe when going out to venues due to the temptation to gamble and a loss of sense of self (Dickson-Swift et al., 2005, Holdsworth et al., 2013). A pervasive harm identified is that of self-blame; the idea that they should have been able to save or help the person gambling and an imbalance in the perception of the harm between the partner and the person who gambles. In a study of

male pathological gamblers, Ferland et al. (2008) found the pathological gambler did not see the harms as being as severe to the partner. This could possibly be attributed to a gender-based bias (study involved male gamblers), but it is consistent with other findings of women seeking help for another person's gambling (Heater & Patton, 2006; Hing et al., 2013). Despite the broad and significant experience of harm by the partner of a person who experiences problems with gambling, a large American study identified the support of a significant other was related to improved treatment outcomes (reduction of harm) for the gambler themselves (Ingle et al., 2008). Special attention is paid in the literature to the relationship between gambling and intimate partner violence as a specific harm. The presence of problem gambling increased the odds of perpetrating pathological levels of dating violence (adjusted odds-ratio (AOR) 5.7 to 11.9), severe marital violence (AOR 20.4), and severe child abuse (AOR 13.2) even when adjusted for mental disorders (Afifi et al., 2010).

2.3.7 Unprofitable venture

In as much as several scholars are positioned on the propensity of sports betting being a conduit for revenue generation and development, others are of the view that it constitutes regressive form of taxation which leads to certain administrative costs (Grote & Matheson, 2011). Studies on sports betting in Nigeria gathered that young people confessed missing some essential necessities in their bid to financing their gambling addiction, including students using school fees to finance their bets which caused them to drop out of school (Mustapha & Enilolobo, 2019).

2.3.8 Volatile revenue

Humphrey and Matheson (2012) in their research findings are with the position that, regardless the significant amount of revenue being generated by states' revenue

institutions from sports betting, modern economies cannot rely on it for the much-required revenues coupled with its negative impact to society. Revenues from such sources are therefore unpredictable and perilous in some perspectives.

2.4 Socio-ecological risk factors for sports betting

Risk factors for gambling problems can advantageously be defined within a socio-ecological framework (Fulu & Miedema, 2015; Rodgers et al., 2015; Wardle et al., 2019). This framework details the multi-level inspirations on individual behaviour and envisions the give-and-take effects between the risk factors at different levels. The framework comprises the following factors:

1. Individual-level factors, such as health and psychosocial problems specific to the individual.
2. Family and social network factors pertaining to relations in one's closest social circle, such as family members, friends, work colleagues, and teachers.
3. Community-level factors pertaining to the settings where social relationships occur, such as neighbourhoods, workplaces, and schools.
4. Social and business level factors, that is, many societal factors, such as social and cultural norms and health, economic, educational, and social policies, contribute to economic and/or social inequality among communities.

Personal risk factors frequently identified in studies include alcohol consumption, stress, depression, impulsivity, and poor parenting (Scholes-Balog et al., 2015; Swedish National Institute of Public Health, 2013). There are risk factors at the relationship and community level, such as hanging out with friends who find gambling important, having parents with gambling problems, and poor school results (Dowling et al., 2017; Reith & Dobbie, 2011; Swedish National Institute of Public Health, 2013). For

example, gambling at work or school has been found to correlate with gambling problems (Binde, 2016; Swedish National Institute of Public Health, 2013). At the societal level, accessibility is a significant factor, with high accessibility being a contributing factor to the normalization of gambling (Dowling et al., 2017; Hansen & Rossow, 2012; Thomas et al., 2018;). While none of these factors is sufficient to cause problem gambling in isolation, each increases the risk. At a community level, some occupations might have an elevated risk of problem gambling, as an increased number of risk factors creates higher vulnerability. This could be the case for gambling industry employees. A study by Hing and Gainsbury (2013) found a higher proportion of individuals with gambling problems among gambling industry employees than in society in general; they also found five risk factors relating to problem gambling: workplace motivators, workplace triggers, the influence of colleagues, limited social opportunities, and familiarity with and interest in gambling. These risk factors represent several levels in the socio-ecological model.

Koross (2016) examined the effects of betting on Kenyan university students' behavior using a survey research design. The study collected data from a sample of 100 Kisii university students using a survey research design through the use of questionnaires. The study found that increased gambling among students has led to loss of valuable time, where students missed classes due to gambling. The study found that students had sold some of their valuable possessions to finance their gambling behavior. The study observed that the students had become debt strapped by using debt to finance their betting activities, where students were listed in the credit reference bureau. The study also found that some students used their school fees to finance sports betting. Cases of increased depression and stress were observed among the sampled students to levels where some contemplated suicide because of losing bets. Anielski Management Inc,

(2008) designed a framework for identification, measurement and assessment of socio-economic impact of Gambling (SEIG, Framework). The SEIG framework comprises several themes geared towards impact assessment of gambling. The first impact theme is the impact of gambling on the health status and well-being of an individual that participates in gambling. The study found out the positive impact of gambling on an individual's health is the entertainment pleasure that the individual derives from betting. The negative impact on and individuals' health include the problem gambling prevalence, mental health problems, anxiety disorders, depressions and suicides due to gambling prevalence. Gambling was also found to have a negative impact on an individuals' social relations with their families and friends. Under the Financial and Economic impact of gambling, the benefits of gambling include; personal financial gain to the gamblers who win the prize. Among the cost associated with gambling include; personal bankruptcy, income lost from missed work, displacement effects on households' expenditure and depreciation in quality of life by the gamblers.

2.5 Impact of Gambling Advertisement

Hing et al. (2016) and Lopez-Gonzalez et al. (2017a) discovered that Sports betting is one of the most popular ways to promote gambling in many countries, and the realization of this marketing activity is associated with sports betting. Advertisements often promote online sports betting in a way that is easily accessible anytime, anywhere via mobile or other internet-connected devices (Hing et al., 2017). Akpansung and Oko (2021) report that, the amplified publicity of sports betting in social media, the popularity and viewership of television commercials during the broadcast of football matches and other sporting events continues to grow significantly. New technologies, relative to improved advertising channels have empowered international betting companies to enter previously untouched markets (Herskowitz, 2016). There has also

been an increase in sports marketing, for example, in a sample of sports betting advertisements from Great Britain and Spain, gambling was dominant in half of the advertisements (Lopez-Gonzalez et al., 2017a). A popular form of gambling advertising is car promotion. These are inductions often encouraged during live action, and it has been suggested that this may support impulse control, with concrete installers having a higher chance of automatically making a friend over the network (Lamont et al., 2016). Incentive increases during-live athletic performance in a game, which has been reported as an exercise that can encourage impulsive gambling (Lamont et al., 2016). Sports betting promotions that are run during live telecast matches have been reported as an exercise that may encourage impulsive gambling (Lamont et al., 2016). The betting companies in their bid to lower the perceived risks that are inherently embedded in betting activities, three major messages have always been emphasized in their advertisements: (i) betting is a perfectly normal activity; (ii) errors in betting predictions are not fatal; and (iii) betting is a social activity (Lopez-Gonzalez et al., 2017).

In taking a public health approach to gambling, Li et al. (2018) conducted a study on gambling advertisement and sports who considered not only the impact on the broader population but also whether particular groups within the population are more vulnerable to harm from exposure to all forms of gambling advertising. To them, with other potentially harmful products, the influence of gambling advertising and sponsorship of sport is of particular relevance in relation to vulnerable populations, such as youth and people already experiencing problems with gambling. According to their findings there has been limited research into the impacts on youth from gambling advertising in sport. In order to obtain existing evidence from the literature, they conducted a search through Google Scholar in August 2017, using 18 different combinations of key words. Note that they used not only “advertising”, but also “marketing” and “promotions” in this

search, as these three words may all refer to or cover activities closely linked to advertising. Table 1 illustrates the few studies that emerged from this search process and it can be seen that methodologies varied across these studies. A total of 13 distinctive publications were identified. These publications indicate that 6 of them report empirical data and findings relevant to the impacts on youth from gambling advertising in sport.

Table 1. Summary of studies relevant to the impacts on youth from gambling advertising in sport.

Reference	Main Aim	Sample and main Method	Main Finding
Pitt et al. (2016)	To investigate the perceptions of adolescents and parents about the effects on youth from gambling marketing in sport.	59 parents (median age 48 years), 61 adolescents (median age 16 years). Qualitative study.	Marketing could develop relationships between gambling and sport, shape the perception of gambling being part of sport, and drive the utilisation of gambling discourses in the discussion of sport.
Thomas et al. (2016)	To examine the recall of children and parents (or caregivers) on gambling sponsorship of sporting teams.	152 children (aged 8-16 years), 152 parents (or caregivers, aged 29-71 years). Mixed methods.	Children were forming awareness of gambling as well as gambling marketing in sport.
Hing et al. (2014)	To investigate how gambling promotions in televised sport can affect engagement and problems with gambling.	Stage 2: 39 regular sports viewers (aged 18-60years); Stage 3: 1000 adults (Panel 1, aged 18-over 85 years), 544 adult sports bettors (Panel 2, mean age 42.18 years), 131 adolescents (Panel	Gambling promotions in televised sport could lead to increased engagement and problems with gambling. These promotions might also cause increased future gambling

		3, aged 12-17 years); Stage 4: 611 adults (aged 18-83 years). Mixed methods.	(problems) among the adolescents.
Pitt et al. (2016)	To examine the recall of sports betting marketing among children and adults.	152 parent/child (aged 8-16 years, mean 10.8 years) dyads. Mixed methods.	91.4% of children and 98.0% of adults recalled ever seeing a sports betting promotion. Children recruited at AFL and NRL sites (vs. at soccer sites) were more likely to report having seen a sports betting promotion. 75.0% of children and 90.1% of adults thought that gambling in sport had become normalised.
Pitt et al. (2016)	To investigate the perceptions of adolescents and parents about the effects on youth from gambling marketing in sport.	59 parents (median age 48 years), 61 adolescents (median age 16 years). Qualitative study.	Marketing could develop relationships between gambling and sport, shape the perception of gambling being part of sport, and drive the utilisation of gambling discourses in the discussion of sport.
Thomas et al. (2016)	To examine the recall of children and parents (or caregivers) on gambling sponsorship of sporting teams.	152 children (aged 8-16 years), 152 parents (or caregivers, aged 29-71 years). Mixed methods.	Children were forming awareness of gambling as well as gambling marketing in sport.

The potential increased risk to people already experiencing problems with gambling from exposure to the advertising and ICBEs has already been highlighted in this section.

However, similar concerns are held around the influence on youth, highlighted in the

terms of reference for the Joint Select Committee Hansard on Gambling Reform (2013). These concerns are not without an empirical basis. In a meta-analysis of existing studies, Shaffer and Hall (1996) estimated that between 9.9% and 14.2% of adolescents are at-risk gamblers. A subsequent review found an average past-year gambling rate of 64% among youth from studies conducted in Australia and New Zealand since late 1990s (Volberg et al., 2010). Exposure to gambling advertising is associated with a greater likelihood of probable pathological gambling, as well as increased frequency of gambling (Clemens et al., 2017). Certain modes of gambling may also be disproportionately attractive for youths with gambling problems or, alternatively, may cause or exacerbate gambling problems in youths. For example, gambling more than once a month on fantasy sports is associated with problem gambling risk in adolescent high schoolers (Marchica et al., 2017). Young men are particularly at risk, with a relatively recent Canadian prevalence study identifying they are three times more likely to be at-risk gamblers than young women (Huang & Boyer, 2007). That young men are particularly at risk of harmful gambling is unsurprising when examining the proliferation of sports betting opportunities as sports viewership has traditionally been the domain of men. Gambling on sports has become entrenched in sports viewership and, subsequently, the idea that gambling is associated with masculine leisure pursuits has emerged (Smith & Raymen, 2016). Adolescent males have been shown to find gambling advertisements more exciting, interesting and relevant than their female counterparts and significant predictors of high PGSI scores in internet sports bettors include being young and male (Derevensky et al., 2010; Hing et al., 2017) which may be due to gambling's association with masculinity. This may be especially the case in sports betting and this, in turn, is likely to result in young men being more likely than young women to implicitly associate sports with gambling. A number of studies

highlight the importance of the broader milieu on gambling behaviour in youth. Bellringer et al. (2003) argued that sports gambling advertising occurs in a broader environment that also contributes to the normalisation of the activity. This is especially the case for those that grow up in families or communities where gambling occurs often, for example, where raffles and bingo act as fundraising strategies for community organisations. Delfabbro and Thrupp (2003), in examining similar social determinants of gambling, also found that adolescents who had positive views of gambling reported their family and friends holding similar approving views. In addition, those adolescents that gambled frequently also reported having parents and friends who gambled a lot (Delfabbro & Thrupp, 2003). More broadly, these findings are supported by Pitt et al. (2016) who found that 75% of the children in their sample believed that gambling on sport was normal.

Digital market

A study in Australia gathers that wagering inducements on digital platforms have influenced betting expenditure to such an extent that some people are caught in the web of betting without the intent to do so (Hing et al., 2018). Thomas et al. (2015) observed that the gambling industry uses Facebook, YouTube and Twitter, often posting unrecognizable content such as funny videos and advertisements, drawing a strong connection between gambling and sports. They further disclosed that 42% of adolescents had seen promotions of gambling on social media and 15% had engaged with operators through social media. Gainsbury et al. (2015) in a similar study also discovered that around one in ten reported that social media promotions had increased how much they gambled.

2.6 Some Regulative Measures of Sports Betting among Students

Opoku and Yeboah (2021) in their work on Sports Betting Among Students of Colleges of Education in the Ashanti Region of Ghana did suggest the following regulative measures for sports betting at the Colleges of Education:

- I. Teacher trainees at the Colleges of Education be properly educated on the productive use of their smart phones and the internet as well as some financial literacy to ensure that trainee bettors' reasons for engaging in sport betting may not override their academic potential life.
- II. II. Students, parents and school authorities be given some sensitisation on the possible effects of sports betting among teacher trainees at the Colleges of Education. This again agrees with Acheampong et al. (2022) but in contrast with the findings of Gardner and Williamson (2011), that sensitising students on their sports betting activities in the institutions will rather make it more attractive to them.

A study conducted by Koross (2016) on university students gambling: examining the effects of betting on Kenyan University students' behavior in Kenya, also recommends that tertiary institutions incorporate sports betting in their programmes of study to enable students gain useful insights the effects of betting. They further recommend that tertiary institutions should consider screening of problem gamblers to be referred for guidance and counselling for character reformation. Fredrick et al. (2020) who conducted research on sports betting practices among Higher Learning Institutions Students in Tanzania suggest that higher learning revise their bylaws to include a ban on students' participation in sports betting. They also recommend that the government

Tanzania should amend the 2016 betting laws to include clauses that will limit students' involvement in sports betting activities.



CHAPTER THREE

METHODOLOGY

3.0 Introduction

The purpose of this study was to examine the factors that influence teacher-trainees' sports betting activities and its impact on teacher-trainees' academic work at the Bagabaga College of Education in the Northern Region of Ghana.

This section explains the research approach employed in responding to the research objectives. It includes research design, population, participants, sample and sampling technique, data collection instrument, trustworthiness and dependability of data, data collection procedure and data analysis.

3.1 Research Design

Qualitative research approach was adopted in analysing the drive behind teacher-trainees' involvement in sports betting and its impact on their academic work. The adoption of qualitative approach was preferred because it accentuates the holistic, dynamic and individual parts of experiences and goes further to explain these experiences in their entirety, within the context of those experiencing them (Bryman, 2012). To be able to focus on the commonalities of lived-experiences of participants, relative to their engagements in sports betting without any form of biases, phenomenological design was adopted. All preconceptions and judgements were bracketed which ensured a holistic and intuitive understanding of the phenomenon of sports betting and its consequences on academic work among teacher trainees at the Colleges of Education (Holroyd, 2001).

To get rid of participants' difficulty in giving full disclosures, relative to participants' feelings and experiences on sports betting, Interpretative Phenomenological Analysis (IPA) which was first developed by Smith (1996) was adopted. This is a method where provision of direct access to participants' internal processes is agreed to be difficult (Willig, 2013). This contributed to making participants freely share their lived-sports betting experiences without fear of being stigmatised or ridiculed. This approach was chosen because, it has been proven for examining topics which are emotionally laden and helps produce an account of lived experience in its own terms rather than one prescribed by pre-existing theoretical preconceptions (Smith & Osborn, 2015).

3.2 Population

The population of this study comprised 2261 teacher-trainees of the Bagabaga College of Education in the Northern Region for the 2021/2022 academic year.

3.3 Sample and Sampling Technique

The purposive sampling technique was used for the study. The researcher first identified few students who were noted to be knowledgeable on the subject matter. Then subsequently, the snowballing technique was used to reach other students known by their friends to be involved in sports betting activities. Twenty-three (23) teacher-trainees were sampled until solution was reached at twenty (20) respondents with respect to saturation. The twenty-three (23) participants who were all male teacher-trainees, were sampled from the 2,261 trainees of Bagabaga College of Education in the Northern Region of Ghana. These are bettors who virtually use their smart phones in placing their bets. Qualitative research sample according to Macmillan and Schumacher (2010) can range from 1-40 or more. The choice for the snowballing technique for this study, lays its credence on the observation of Creswell and Creswell

(2018), that it is the most suitable technique where the study seeks to offer a detailed understanding of the world as seen through the eyes of the people under study. This enabled the researcher to find a suitable subject who in turn offered the researcher some assistance to reach similar subjects in arriving at the sample size. This is because, the phenomenon under study appeared a subtle one, making it difficult to get participants who were willing to share their lived-betting experiences. This ensured the credibility of the data obtained since not all trainees in the college engage in sports betting. Recruitment was therefore based on the readiness of identified bettors to participate in the study.

3.4 Data Collection Instrument

The researcher relied mainly on a qualitative survey with the use of an interview guide in collecting data for the study. An in-depth interview is regarded as the most suitable method of exploring and gathering empirical data for qualitative research (Oppong, 2013). The use of interview guide guided a face-to-face conversation between the researcher and participants with the sole purpose of collecting relevant information to satisfy the purpose of the research. The interview guide included semi-structured, structured and unstructured as well as open-ended items which allowed participants to express their individual lived-experiences unconstrained by any predetermined process. This approach further made it possible for the researcher to ask some probing questions on the guide which is supported by Smith et al. (2009) as an essential part of the inductive principles of phenomenological research. Analysis grid was also adapted to guide the generation and construction of the questions. The questions were centered on why they engage in sports betting, how they got themselves entangled in betting, the anticipated benefits of engaging in sports betting and how their involvement in sports betting affects them. The adoption of interview guide for data collection provided a

means for a useful dialog, through which the researcher worked towards making sense of the experiences shared by the interviewees (Seidman, 2013). Digital audio recording of interview sessions was carried out for further analysis. Pseudo names of participants were included in their demographic data to protect their real identity, which also enabled the researcher ensure that participants were not interviewed more than once. The questions on the interview guide as generated from the analysis grid, included but not limited to;

- i. Could you tell why you engage in sports betting?
- ii. How possible is it for you to stop betting if your reason for betting (money) is met?
- iii. Could you tell me how you got into betting?
- iv. What are some of the benefits that you have had from your involvement in sports betting?
- v. Could you tell me how you manage your study schedules including assignments and lectures alongside your involvement in betting activities?
- vi. How has your betting activities affected your semester performance in terms of grades?
- vii. What do you think may work in regulating sports betting activities among colleges students?

3.5 Trustworthiness and dependability of data

To ensure the requirements of qualitative research, certain procedures were followed to check for trustworthiness and dependability of the research findings (Creswell, 2014). Both the interview guide and analysis grid were subjected to expert reviews of the research supervisors at the University of Education, Winneba for their content,

construct and face validity. The expertise of the supervisors in reviewing the interview guide ensured that acceptable definitions and constructions of concepts and terms; operationalising the research and its measures were employed. This contributed immeasurably to making the questions on the interview guide more credible as some errors were corrected.

Member checking, as a qualitative tool which required the researcher to informally validate the accuracy of his understanding with interviewees during the data collection procedure (Gray, 2018) was also adopted. The researcher did this by echoing, paraphrasing and sought further clarifications on comments of respondents where there were ambiguities. This offered the interviewees the opportunity to correct and confirm the interviewer's interpretations of their words. Keen attention was also paid to tone and emphasis of respondents during the interview sessions (Rutakumwa et al., 2020). The researcher ensured that both verbal and non-verbal forms of communication were continuously monitored for harmony, and hence, potentially demonstrated authentic responses. To further minimise credibility threats to the findings of this study, "respondent validation" which offers interviewees an opportunity to later comment on and revise their transcribed interview record (Birt et al., 2016) was adopted. The researcher was however cautious in applying this tool because some respondents, having examined transcripts or audio recordings, could have suggested their responses had been misheard and could have compelled them to request for a review to simply make them look better than it actually reflects in the transcripts or recordings (Cohen et al., 2011). Bracketing which is one of the recommended approaches for establishing trustworthiness and dependability in qualitative research, was also adopted. This ensured that the researcher's prior knowledge about sports betting was strictly suspended for any possible intrusions. The researcher per the requirement of this

approach, based his understanding only on emerging insights into the phenomena themselves rather than on well-established traditional conclusions that had been reached or discovered already by other researchers (Simon, 2011). This made it possible for the researcher to avoid the use of false data. The adoption of bracketing contributed to the accuracy and dependability of the findings relative to lived experiences shared by participants (Chan & chien., 2013; Creswell, 2013).

3.6 Data collection Procedure

In conducting this study, it was required that the researcher sought and obtained permission from the principal of Bagabaga College of Education, thus the setting of the study, since it involved a prolonged and extensive data collection (Creswell, 2005). The sample covered teacher-trainees from Bagabaga College of Education in Tamale. A letter of introduction was obtained from the Head of Department for Health, Physical Education, Recreation and Sports of the University of Education, Winneba. This granted the researcher the needed official clearance from the Principal of Bagabaga College of Education in accessing the respondents. A formal assistance was also sought from the two Physical Education tutors at the College as research assistants who were subsequently oriented on the purpose of the research and how the data was going to be collected. For the research to be deemed authentic, some ethical principles and protocols, especially on the field of research were strictly observed as it involved interaction with people. The researcher explained to participants the rationale of the study as academic as well as the objectives and the significance of the study. Participants' confidentiality was ensured on the grounds that their real names and other identifiable features were treated as classified portions of the data; hence pseudonyms were used instead of participants' real names. Confidential storage of data was duly revered with regards to the study. Participants were however not compelled to

participate. Participants did participate in the study at their own volition, having been told what the study was all about. Verbal consents of interviewees were sought before the interview sessions were conducted and were encouraged to be genuine and accurate with their responses.

Some teacher-trainee bettors, identified through their friends, and having been briefed opted out of the study for fear of being stigmatised. Interview sessions of all respondents were digitally tape-recorded under a serene environment and were appropriately transcribed afterwards to mirror respondents' views on the questions as were recorded with the able assistance of the research assistants. The research assistants further assisted in scrutinizing the data after transcription to ensure that it was the true reflection of the responses that were expressed by participants on the questions posed to them. Sports bettors in the college carry out their betting activities with the use of smart phones since there is no other betting center found close to the premises of the institution. All participants were therefore engaged on campus. Prior to collection of the data, the researcher ensured that the needed rapport was established with participants on individual basis. The purpose of the study was clarified to participants which caused them to freely provide authentic disclosures required by the study. Though, twenty (23) participants were considered for the study, data saturation was as well appropriately kept in check where no new information could be mooted, thereby ending with twenty (20) participants as the sampled size. The data collection lasted for four weeks, thus from October 20, 2022 to November 20, 2022. The researcher could not conduct any interviews on October 20, 2022. This is because the snowballing technique was carried out that day and the researcher was asked to come back in two days' time. Five (5) interviews were conducted in each of the four weeks. The duration of the interviews ranged between 25 and 30 minutes. Interviews were however not

conducted in quick succession, there were unregulated intervals because the researcher had to spend a lot of time to convince majority of the participants on one-on-one basis before every interviewee was interviewed.

3.7 Data Analysis

Thematic analysis which is a method for analysing qualitative data by way of identification and description of ideas implicitly and explicitly (Guest et al., 2012) was adopted. Tape recordings of interviews were played back for participants to authenticate the information given. The data was analysed using Braun and Clarke's (2021) model of thematic analysis (TA). Thus, navigating from familiarisation of data, to arriving at the needed report. This procedure consequently ensured the significance of the various items on the interview guide to achieving the objectives of the study (Castillo-Montoya, 2016). It technically ensured identification and correction of errors that could have marred the accuracy and credibility of the instrument in the main study. Data triangulation was also adopted to ensure that, findings from participants were collaborated and possible dimness in the data compensated for by the strengths of other data. This approach augmented the validity and reliability of the results, hence, reduced the risk of misleading interpretations.

This approach in analysing the data, did provide credible evidence of participants' sense making of the phenomenon under study and at the same time, authenticated the researcher's sense making (Pietkiewicz & Smith, 2012). The researcher was guided by both the emic and etic perspectives in analysing the data but at the same time dispelled personal biases. Whilst the etic was achieved by looking at the data through psychological lens and interpreting it with the application of psychological concepts that the researcher found helpful to irradiate the understanding of the findings, the emic

protected the researcher from psychological reductionism by viewing the data from outsider's viewpoint in gaining more insight (Pietkiewicz & Smith, 2012). Regardless the logical and sequential order of the six phases of thematic analysis, the analysis was not a linear process of strictly moving through the phases as organised. The researcher ensured that the analysis was recursive and iterative, thus moving back and forth when necessary (Braun & Clark, 2021). The researcher, with the help of the research assistants familiarised himself with the data by carefully listening to the audio recordings of all the participants before it was transcribed. Initial ideas were jotted down and reading and re-reading of jotted ideas were also carried out which ensured that the transcribed materials were the true representation of views expressed by participants as was captured in the taped-recordings of the interview sessions. In generating initial codes for interesting features of the raw data in a systematic fashion across the entire data set and collating data relevant to each code, the researcher did series of thorough reading. Searching for themes, reviewing of the themes, defining and naming of the themes as part of the thematic analysis were also carried out subsequently. This enabled sorting of discrete themes that aided the production of detailed and credible report and interpretation of findings in answering the research questions. The analysis was also based on phenomenological perspective which contributed to making the researcher decipher the rationale behind teacher trainees' involvement in sports betting and their experiences. Below are the phases of how thematic analysis (Braun & Clarke, 2021) was used in deriving themes and concepts for the study:

Phase one: Familiarisation with raw data

Under this phase the researcher firstly playback each of the interview recordings and listened actively without any notes. This contributed in developing appreciation of the primary areas addressed in each interview prior to transcription. At this phase, the

researcher took note of some useful but casual observations of some initial trends where some thoughts and feelings about the data were documented. The researcher had a second listening of each of the audio recordings, but at this stage transcribed verbatim of each interview into texts.

Phase two: Coding data

Each transcript was given a preliminary read, during which no comments or markings were made on the page. The purpose of this first reading was to familiarize the researcher with the data and to ensure that no errors were made during the transcription process. In the second reading, initial thoughts and ideas regarding the content were documented. This preliminary level of analysis built a level of understanding of the text which enabled the researcher to simply make note of interesting words or phrases that stood out in the text without attempting to make meaning of what was said. A line-by-line analysis was carried out, and this helped in identifying some particular words or phrases that appeared to stand out in the text perceived significant to the researcher (Smith et al., 2009). This gave rise to generation of useful codes that helped to elicit deeper levels of meaning within the context of the experience, and enabled the identification of emergent themes that helped to capture the essence of the participants' experiences.

Phase three: Generation of initial themes

Here, the focus shifted from the interpretation of individual data items within the dataset, to interpretation of aggregated meaning across the entire dataset. The coded data were reviewed and analysed where different codes were combined according to shared meanings into themes. Having identified the initial themes in each individual's transcript, the researcher looked for connections between the themes, both in single

transcripts as well as themes that connected across transcripts. The pattern of codes and data items communicated something meaningful that helped in answering the research questions (Braun & Clarke, 2013). As recommended by Braun and Clarke (2012) codes and prospective themes that did not fit within the overall analysis were discarded.

Phase four: Review and development of themes

At this phase of the analysis, the researcher conducted a recursive review of the emerged themes and sub-themes and related them to the coded data items and the entire dataset (Braun & Clarke, 2012, 2021). Two levels of reviews were carried out at this phase of the analysis. Level one reviewed the relationships among data items and codes that informed the theme and sub-themes. This gave rise to some coherent patterns that contributed to the overall narrative of the data. At level two, the themes and sub-themes were reviewed in relation to the data set. The themes and sub-themes were assessed on how well they could provide the most suitable interpretation of the data in relation to the research questions. This dual-level of review essentially ensured that items and codes were restructured by adding and removing some codes, or adding and removing some themes and sub-themes to facilitate meaningful interpretation of the data. The aim of this phase was to produce a revised thematic map or table that captures the most important elements of the data in relation to the research questions.

Phase five: Refining, defining and naming themes.

At this phase, the researcher undertook detailed analysis of the thematic framework where each theme and sub-theme was refined, succinctly defined and expressed in relation to both the dataset and the research questions. The researcher at this phase ensured that all the themes were put together which created a logical narrative that corresponds to the content of the dataset and edifying in relation to the research

questions. The researcher identified the data items that were used as extracts in writing up the results of the analysis. This provided vivid and compelling account of arguments made by the respective themes during the discussions. Also, each of the reported data extracts was subjected to a deep analysis, transcending beyond just reporting what a participant had said. Each of the extracts was interpreted in relation to their constitutive themes, as well as the wider context of the research questions, generating analytic narratives that inform the reader what is noteworthy about extracts and why (Braun & Clarke, 2012).

Phase six: Producing the report

Here, the extracts were presented analytically, thus what participants said were analysed and interpreted to be relevant and contextualised the interpretation in relation to the available literature. The write-up of qualitative research being very much interwoven into the entire process of the analysis (Braun & Clarke, 2012) and recursive, themes were connected in a logical and meaningful manner, which assisted in building a cogent narrative of the data. Relevant themes were built upon previously reported themes, while remaining internally consistent and capable of communicating their own individual narrative if isolated from other themes (Braun & Clarke, 2012). This phase therefore concentrated on the final report of the research where findings were juxtaposed to relevant available literature in establishing a conclusive picture of the research.

CHAPTER FOUR

RESULTS AND DISCUSSION

4.0 Introduction

The purpose of this study was to examine the factors that influence teacher-trainees' sports betting activities and its impact on teacher-trainees' academic work at the Bagabaga College of Education in the Northern Region of Ghana.

This chapter reports comprehensive analysis and discussion of the study's results as contained in the data gathered from respondents relative to their significance to the study. This portion of the research focused on four thematic areas which emerged from respondents lived-experiences with sports betting. The narrations of respondents revealed five themes and concepts which are: 1. motivations for teacher-trainees engagement in sports betting, 2. professed benefits of sports betting, 3. perceived impact of sports betting on the academic work of teacher-trainees and, 4. recommended regulative measures for teacher-trainees' sports betting activities.

4.1 Research question one: What are the factors that influence teacher-trainees of Bagabaga College of Education to go into sports betting?

The first research question of the study focused on identification of influencers of sports betting activities among teacher-trainees. Exploring to achieve the objective of the study relative to this research question, the researcher relied on Social Exchange Theory, Rational Choice Theory, Social Learning Theory and Problem Behaviour Theory to understanding the following themes that emerged from the primary data: financial gains, peer pressure, curiosity, commercials on sports betting/advertisements and easy access to betting/internet facilities and smart phones.

4.1.1 Financial Gains

All the 20 interviewees revealed that, their biggest motivation for betting is ultimately to make money for their daily upkeep on campus. They therefore take glee in attaining economic gains (Weber, 1978) through every means possible and they detest losing. This revelation connects firmly with the research that winning money was considered the main reason for the people of Finland to gamble (Salonen et al., 2018). A third-year teacher trainee, Yak had this to say:

I am deeply involved in sports betting. The main reason for my involvement in sports betting is to make some big moneys to support myself in school. I believe I can become rich through sports betting if I continue to bet.¹

This finding makes sense of the theorists of Social Exchange Theory who postulate that, social behaviour is the product of an exchange process with the basic intent of maximizing benefits and minimizing costs (Gustavsson & Svanell, 2012; Homans, 1974). This finding is also in agreement with the report by Sirgy et al. (2018) that sports bettors exhibit purposeful rational action because it is associated with some economic benefits, they seek to derive from their betting activities. Series of reports however suggest that most student-bettors have been subjected to serious financial distresses having lost all their money on betting activities without winning (Fredrick et al., 2020; Gainsbury et al., 2014; Mustapha & Enilolobo, 2019; Otieno, 2019).

4.1.2 Peer pressure

Sports betting appears to be a key social binding element among the youth which adds some flavour to their friendship such that one gets influenced by friend-bettors to subsequently bet. This helps them to keep up with friends in a common activity. The engagement of the youth in sports betting is attributable to their inability to resist betting pressures from their peers who are already involved (Humphreys & Perez, 2010). A second-year teacher-trainee who gave his name as Bobo recalled:

“All my friends are into sports betting; I was not into betting but their involvement in betting later influenced me to also bet and we consider it as a common venture or activity for our friendship”.²

Another respondent with the name Evra de Capito had this to say:

*It was my senior back at SHS, I used to share the same bed with him, I was on top bed whilst he was on down bed. He was always talking about sports betting anytime we were in the dormitory, so I became curious. One day, I used his phone and tried my luck, just to have a first-hand experience and fortunately, luck was on my side and I won GHC500 with my first attempt. I became very happy about my win and I have since been betting.*³

Eighteen (18) out of the 20 respondents, representing 90% attributed their introduction to sports betting to their friends who were already sports bettors. Their friends who consider sports betting not just only as a peer activity but also as a good venture for investment, convinced them to get involved. Peer pressure as a key social element therefore features significantly in how some of these teacher-trainees got initiated into sports betting as reported by Kristiansen et al. (2015) that, social processes fall within momentous social networks rather than purely individual characteristics or deviant motivations underlie young peoples' index gambling behaviours. It is also being suggested that the youth gamble with sporting peers in order to sustain a sense of belongingness rather than necessarily for the desire to win (Kristiansen et al., 2015). It is again reported that most bettors' first experience happened in a social medium, and that, family and peers contribute to these early experiences (Acheampong et al., 2022; Mao et al., 2013; Okoti., 2019). Analysis of their narrations show that majority (90%) of those into sports betting were pressured by their peers who have considered it as both a hobby and investment opportunity on daily basis for their livelihood. Findings support previous studies that peer pressure serves as a strong persuader of students' betting (Acheampong et al., 2022; Lamont & Hing, 2018; Sirgy et al., 2018). Report generated

from the analysis of the primary data, is also grounded in the assertion of the Social Learning Theorists that most human actions are learned observationally through modeling: from observing others, one forms an idea of how a new behavior is created and then this information is recorded to guide action (Bandura, 1977). This explains how some students can be influenced into sports betting by their peer-bettors. It is however reported that peer pressure does not play a major role and that 97.1 percent of student-bettors' motivation for betting on sports is their desire to make money which opposes this finding (Fredrick et al., 2020).

4.1.3 Curiosity

Sixteen respondents (representing 80%) explained that they are motivated to bet because they had seen people win big sums of money on bets before, both on campus and at home. Trainees are therefore, caught by curiosity to taste the experience of betting and also winning some money. The main motivation for all gamblers including those in the tertiary institutions, according to a number of studies, is their desire and curiosity to make some money (Okoti, 2019; Tabri et al., 2017). This finding echoes the assertion by Beckert and Lutter (2013) that curiosity is a key social element of human behaviour that has some connections to how the youth get involved in sports betting activities. Ayaba Adam explained how guys in the neighbourhood winning influenced his betting activities:

I have many guys who won bets in my neighbourhood and even on campus here, which has been beneficial to them financially. I was therefore encouraged to also bet as a result of that. Life is all about experience and I want to experience the excitement of winning.’⁴

Another trainee bettor by name BA disclosed:

“A friend of mine won a bet of about Gh¢3000 plus and he showed it to me, so I developed interest in it and I also decided to start betting. I have been betting since then.”⁵

The finding here synchronises with social learning theorists’ school of thought as Bandura (1977) asserts that learning can arise merely by observing others' behaviour but does not arise passively and as such, entails attention, retention, reproduction and motivation. This justifies why and how some trainees get influenced into betting on sports. This finding however contrasts a report, that some sports bettors engage in sports betting activities not just out of curiosity but also for the purpose of its attractiveness, entertainment and for the fun it (Breuer et al., 2014).

4.1.4 Commercials on sports betting/advertisements

Eight (8) out of the twenty (20) respondents (representing 40%) explained that they have been motivated by series of advertisements on sports betting during live matches and on social media platforms. This reaffirms the studies of (Henedus, 2011; Li et al., 2018; McMullan et al., 2012) that the vulnerability of the youth to sports betting is attributable to the inducements of sports betting advertisements in the mainstream media. Mwadime (2017) reports that majority of sports bettors obtain information on how to bet from social media platforms. Gainsbury et al. (2015) also gathered from their study that, around one in ten people reported that social media promotions had increased how much they gambled. This also connects with the assertion of Cassidy and Ovenden (2017) that commercials and inducements to gamble are pervasive in football which persuade many football fans to be involved. A respondent, Abu Rasta recounted:

I am a fan of football in general, I watch live European league matches every weekend and every now and then they keep advertising how one can win big with even a stake of GH¢1 bet. Some of the adverts also do appear on the social media apps that we football fans have become so acquainted with. I therefore got lured subsequently by those adverts and I know some of my friends who were equally influenced by these adverts because of their attachment to football as fans. Some of the betting companies even give new subscribers some bonuses that they can start betting with, even before they can make deposits. So yes, my expectation to win some money influenced me to bet, but the adverts also did influence me.⁶

Some of the teacher-trainee bettors on the other hand expressed a different position that commercials on sport betting never influenced them into betting and that, they were already into betting before they started seeing commercials on betting. One of them who gave his name as Nicholas said:

“Advertisements on betting was not what influenced my decision to bet at the beginning, I had subscribed to sports betting before I started seeing pop-up commercials on my phone. The advertisements we see can actually influence people into betting.”⁷

This teacher-trainee bettor agrees that betting commercials that are being run across the media space can constitute a motivating factor for people’s involvement in sports betting but did submit that he per se was not influenced by that. This finding therefore resonates with some reports that there is no sufficient empirical evidence to ultimately evaluate the impact of gambling advertising in the media on young people’s motivation to partake in gambling (Binde, 2014; Thomas, 2014). It however contradicts the arguments of the Social Learning Theorists as discovered by Gillespie (2012) that television stations and other social media platforms that advertise high-stake betting activities play a key role in influencing people to bet on sports as they think it will provide them with an opportunity to make extra money and have fun regardless of future costs.

4.1.5 Easy access to internet facilities and smartphones for betting

Majority of the respondents, representing 55%, attributed their sports betting adventure to easy access to smartphones and free Wi-Fi facilities on campus. To these 55% of the respondents, the campus Wi-Fi facility has not only influenced their involvement but also intensified their betting activities in the college. This relates to the findings of Grote and Matheson (2011) that people are more prone to be influenced into sports betting when they live closer to betting outlets or have access to gadgets that can be used for placing bets. Koross (2016) opined that since college students have increased freedom and regular access to the internet they are considered as having three times the rate of addictive betting. It is also gathered that, at the societal level, accessibility is a considerable factor, with high accessibility being a contributory factor to the regularization of gambling (Dowling et al. 2017; Hansen & Rossow, 2012; Thomas et al. 2018). A student who gave his name as Bet King narrated:

All of us who bet on campus, do that through our smart phones with the help of the free Wi-Fi facility available here because mobile data is expensive. I personally cannot see myself at the betting shop at all, I find it very convenient placing my bets through my phone because of possible stigmatization at the betting shop. We have free access to internet connectivity and it makes it very convenient for me to bet on my phone. The free Wi-Fi on campus has undoubtedly influenced my betting involvement just as many others on daily basis, if not hourly.⁸

4.1.6 Fee payment and other personal upkeeps

Some teacher-trainee bettors recounted that they got into sports betting as a result of financial distress they had to deal with in respect to paying their exams' registration fees. This compelled some students to try sports betting as an alternative means which was not successful at the brink but won in their subsequent attempts, which enabled

them to register for their semester exams. One of the interviewees by name Ajah explained:

I was compelled to try sports betting in my struggles to raise some money for my semester exams' registration fee. I explore all possible options to get money but all came to not and my next thought was to try sports betting just as most of my friends have been doing, I may be lucky. I tried it for the first time and I lost. But when I tried the second time after a week, I won GHC400 and I was able to use that money to register for the exams.⁹

Similarly, it has been reported by Grote & Matheson (2011) that income changes and poverty levels affect the demand for sports betting just as these teacher-trainees were compelled to bet because they did not have money to pay their fees. These students therefore see sports betting as the only available means through which they could find a solution to this financial difficulty in their academic pursuits since their failure to write the semester exams was going to take a toll on them. This finding however is opposed by a report by Mao (2013) who posits, that in China, it is the people who earn higher income and therefore, the rich are those who engage more in sports lottery. This suggests that it is not justifiable to conclude that it is financial distress that compels people to go into sports betting because there are people who are rich but they still engage in sports betting activities.

4.2 Research Question Two: What are the perceived benefits of sports betting for teacher-trainees of Bagabaga College of Education?

People's involvement in any socio-economic activity has links with some expected outcomes. This was identified in the second research question of the study on whether there are some benefits associated with people's involvement in sports betting. Three thematic perspectives were generated, thus: financial benefits, socialisation and entertainment and as a coping remedy for stressors.

4.2.1 Financial benefits

Majority (65%) of the interviewees indicated that sports betting has been very beneficial to them financially. They disclosed that their upkeep, purchase of study materials and payment of fees have been supported by their wins often gotten from sports betting. These sports bettors are with the firm conviction that sports betting has been their sources of financial dependence in taking care of their needs in college (Koross, 2016). Gustasson and Svanell (2012) avow that, it is obvious, sports bettors get rich by winning big on their bets which earns them good living. A teacher-trainee who gave his name as DJ One Leg revealed:

I have won series of bets, uncountable. The biggest I ever won was over GHC900 and that time we were on holiday. I was able to pay my fees, bought shoes and many other things including my upkeep from that money. The small-small amount that I have been winning has been very supportive to my stay on campus, in fact, we even call it investment, so I am an investor.¹⁰

This finding however opposes to other findings in Nigeria and Kenya that student-bettors loss huge sums of money that are meant for the payment of school fees and other valuable property in their bid to finance their bets (Mustapha & Enilolobo, 2019; Otieno, 2019). This finding also contradicts a report from Tanzania by Gainsbury et al. (2014) that sports betting has compelled some bettors into selling their hard-earned properties to enable them bet more but it eventually worsens their economic anguishes upon not winning. They further stress that some student bettors failed to pay their academic fees because, they had used money meant for the payment of fees for sports betting without winning. Fredrick et al. (2020) also report contrary, that a student of the University of Dodoma after squandering a huge sum of money he secured from the students' loan trust on sports betting activities, ended up stealing a roommate's laptop computer to be sold. These contradictory reports therefore suggest that, just as engaging

in sports betting activities can be financially beneficial to bettors, it can also worsen their economic situations.

4.2.2 Socialisation, satisfaction and entertainment

A few of the interviewees (representing 25%) admitted that aside from the money they get from their wins, it equally offers them an avenue for socialisation, and entertainment (Acheampong et al., 2022). To them, their involvement in sports betting has expanded their scope of making new friends on campus which has not only helped them to share ideas and useful tips on how to win bets but also resulted in the formation of “betting study groups” where they usually gather for discussions on their academics as well as sharing of study materials. Besides, money, socialisation, amusement and entertainment as reported by many researchers are some of the benefits that are enshrined in sports betting (Dechant & Ellery, 2011; Keovisai & Wooksoo, 2019; Koross, 2016; Masaba et al., 2016). It is also reported that students’ involvement in sports betting can promote social interaction leading to establishment of social networks with other leisure participants which results in the satisfaction of variety of social needs (Acheampong et al., 2022; Brajsa-Zganec et al., 2011; Sirgy et al., 2018). These bettors become engrossed in their betting activities and as a result get relief from anxiety, depression, boredom and loneliness (Breuer et al., 2014; Sirgy et al., 2018). One interviewee, Keke recapped that:

I consider money as the most important benefit, but betting has also made me connect with friends with whom we share betting odds and tips. This friendship has helped us to form a study group. I also see it as a leisure activity which is enjoyable. Betting also helps me relieve myself when I have a stressful day.¹¹

Majority (75%) of the interviewees did not however subscribe to socialisation and entertainment as purviews that have been beneficial to them in their sports betting

adventure. This finding contravenes the assertion by Keovisai and Wooksoo (2019) which report how people consider betting as a venture for socialisation and see it as a means of displaying their luck or skill. On the contrary, with respect to socialisation as a motivating factor for sports betting, some reports are with the indication that people's engrossment in sports betting activities can lead to breakdown of their relationships, hence, rendering them to lose some valuable friends and family ties (Acheampong et al., 2022; Gambling Commission, 2019). One of the respondents, Agborngu said:

“I do not see betting as a means of socialisation or entertainment, I only see it as an investment alternative.”¹²

This finding therefore shows how people engage in sports betting activities for the purpose of simply catching some fun as reported (Shead et al., 2012) that some people bet on sports for fun and to relieve boredom.

4.2.3 Coping remedy for the management of stress and other social issues

95% of the interviewees do not consider sports betting as a coping remedy for stressors and other social issues. This finding opposes what other scholars report on sports betting as a venture of dealing with stressors and a coping strategy (Keovisai & Wooksoo, 2019; Masaba et al., 2016). A respondent who gave his name as Rasky Rash explained:

“I have never resorted to sports betting in an attempt to be free from stress or any social problems and I have neither considered it as a means of entertainment, no.”¹³

The finding on this theme is in contrast with the postulation that people main motivation for their engagement in gambling is to cope with some undesirable emotions and stressful encounters (Kuss & Griffiths, 2012). This explains how some people go into

sports betting activities with the expectation to get them some reprieves from their stressful and other emotional issues.

4.3 Research question three: How does sports betting impact on academic work of teacher trainees of Bagabaga College of Education?

Just as there are some benefits that people stand to derive from venturing into any socio-economic activity, some negative effects are likely to be encountered by those involved. This is therefore anchored on the third research question which delved into finding out whether teacher-trainee bettors experienced some negative effects in their engagement with sports betting activities. The following themes therefore emerged: poor academic performance, addiction, compulsive sales of properties (mobile phones), avoidance of associates and sleepless nights.

4.3.1 Poor academic performance

Gathering data on the effects of teacher-trainees' involvement in sports betting, it was revealed that there are some negative impacts, besides the benefits recounted. It was recorded that sports betting has had some negative effects on their academic performance in the college relative to grades. To them, their involvement in betting makes it difficult for them to devote much time for academic work, including lectures. A teacher-trainee bettor by name Evra de Capito explained how sports betting had affected his studies:

I think my involvement in sports betting activities has had some negative impacts on my academic performance, especially my grades, when I compared my first-year semesters' results to that of my second and third years'. I was not into sports betting during first-year in the college, I started betting when I was in year two. I most of the times find it difficult to concentrate during lectures and group discussions. Regardless of where I am, I am compelled to monitor my bet slips whilst the matches are being played to see whether I am on course to winning or losing. Sometimes the lectures will end and one will not even be able to recall what was taught.¹⁴

Evra categorically shared the way sports betting activities have negatively impacted his grades in the college. He went on to describe how it has taken over his mind and finding it difficult to focus on his studies. This reaffirms the work of Acheampong et al. (2022) explaining how betting on sports has become an integral part of student-bettors in the university and how it has adversely impacted on their academic work. This however opposes to the establishment that some sports bettors have become rich through sports betting activities which has earned them a good living (Gustasson and Svanell, 2012).

Another respondent, Elix Bakayoko, a third-year student shared his experience on how frequently betting on sports has affected his academic work:

I was going to win a huge amount of money on one of my bet slips but the result of the last game on the slip failed me and I had a paper to write on that very day, hmmm! I was so disorganised and did not have a sound mind, writing the paper was not easy for me.¹⁵

This student admits that his inability to win the bet he placed on sports affected his writing of examination. It actually disorganised his/her preparedness towards the examination. Firstly, excessive gambling consumes valuable time that could be devoted to studies or other academic pursuits. Secondly, gambling may lead to financial difficulties and increased stress, which can further impair students' academic performance. Findings show that sports betting can lead to getting poor grades among teacher-trainee bettors and has potential negative impact on the educational outcomes of students (Acheampong et al. 2022; Koross, 2016). This aligns with the existing empirical literature on the relationship between gambling and poor academic performance among tertiary students because their betting activities sway them from attending lectures, class presentations and even sometimes miss writing examinations (Acheampong et al., 2022; Enwereuzor et al., 2016; Potenza et al., 2011; Vitaro et al.,

2018). Similar reports were gathered by Alhassan (2019) that there is negative correlation between gambling involvement and academic success among students.

4.3.2 Betting addiction

The analysis of the data collected on the impact of betting addiction on academic performance of teacher-trainees revealed that teacher-trainee bettors cannot stay away from their betting activities for even a day because it has become part of their lives which inevitably can go against their academic learning time. One of the participants who gave his name as Rasky Rash recalled his experience as he frequently bets even at lecture halls:

I bet every day, everywhere, even when I am in lectures. I do not see myself stopping for even an hour. Even if I win a big one, I will continue to bet more to win more. I believe I can become rich through sports betting.¹⁶

This trainee-bettor is classified as an obsessive bettor because betting activities control every facet of his life as an upshot of addiction (Custer & Milt, 1985). This makes Rasky Rash's betting behaviour embedded in habits and social norms (Acheampong, 2022; Lamont & Hing, 2018).

Another respondent whose name was given as Cash-out Baba narrated how he cannot stop betting on sports because he is addicted. He said,

“I am addicted to sports betting and I do not think I can stop, not even my academic work. I will continue betting even if I complete college and become a professional teacher.”¹⁷

These responses indicate that some teacher-trainees are compulsive bettors and this can have negative implications on their academic engagements. Some studies provide empirical evidence linking compulsive bettors' behaviours among student-teachers to poor academic performance as they find it difficult to balance their betting engagements

with studies (Acheampong et al., 2022; Lamont & Hing, 2018). Macharia (2018) also report that students who experience gambling addiction often experience financial difficulties, which can hinder their ability to meet academic obligations. This suggest that, financial strain associated with gambling in this respect can lead to increased stress, anxiety, and distractions, all of which can adversely impact concentration, motivation, and overall academic engagement. This is supported by Breyer et al. (2009) that Attention Deficit and Hyperactivity Disorder (ADHD), which is a neurobehavioral disorder characterized by absentmindedness, hyperactivity, has been reported as a risk factor for problem gambling. Secondly, gambling addiction is frequently accompanied by psychological comorbidities, such as depression and anxiety, which can impair cognitive functioning and undermine academic performance. This relates to series of findings with the conclusion that, mental health issues and mood disorders are conjoined with gambling and problem gambling including addiction and withdrawal syndromes among college students which undoubtedly affects their learning outcomes (Langham et al., 2016; Petry & Wienstock, 2007; Quility et al., 2011). Some studies have consistently demonstrated the negative effects of gambling addiction on academic achievement across various populations. For instance, a study by Gupta and Derevensky (2000) revealed that adolescents with gambling problems had significantly lower grades and higher rates of school absenteeism compared to their non-gambling peers. In support, a study conducted by Stinchfield et al. (2006) found that students with gambling problems exhibited poorer academic performance, including lower GPAs, higher rates of academic probation, and increased likelihood of dropping out of college.

4.3.3 Compulsive sale of belongings

Compulsive sale of properties was one of the themes that emerged from the adverse effects of sports betting among these teacher-trainee bettors. It was revealed that almost

all teacher-trainee sports bettors' motive is to win big money. They, therefore, do not mind spending more to win big. One trainee-respondent who gave his name as Ogidi revealed:

*I have spent a lot in betting and I am hopeful of winning a big one. Yes, I had some convincing odds but I did not have money on me, so I sold my smart phone and used part of the money to bet. Unfortunately, I did not win on that day and my phone was gone, hmmm!.*¹⁸

Another respondent, Ayaba Adam recounted:

“There was a day I needed money to bet and I was therefore tempted to sell my phone. I nearly sold it but I resisted. I ever used part of my academic fees to bet but I lost.”¹⁹

From the narrations, these teacher-trainee bettors hope to win big amount of money and as such, do not care about selling their belongings to finance their betting activities. Their inability to win from their betting engagements can destabilize them psychologically and emotionally. This suggests that the need to sell possessions or assets to sustain their gambling habits can lead to financial stress that may affect these teacher-trainees' academic pursuits. Financial stress resulting from property sale for betting can significantly impact teacher-trainees' academic assignment and performance. A study demonstrates that financial concerns contribute to increasing stress and anxiety levels, which can hinder concentration, thereby leading to undesirable performance in academics (Robb, 2011). This outcome confirms Acheampong et al. (2022)'s work on student-teachers' active involvement in sports betting, that it is not just becoming injurious to their professional progress as teachers, but to their investment potentials as well. These trainee-bettors' behaviour supports the findings by Gainsbury et al. (2014), that sports betting compels bettors to sell their hard-earned properties to bet more which worsens their economic woes upon not winning and leading to psychological effects on their academic work.

4.3.4 Sleeplessness

Sleeplessness was also another area of consideration among the themes that emerged. Sports betting just as many other human socio-economic endeavours has the tendency of causing its participants some sleepless nights. All the research participants except one, agreed that their engagement in sports betting has caused them sleepless nights on several occasions. One respondent, Akuka had this to say:

My sports betting activities have sometimes made it difficult for me to sleep early in the night. For instance, there was a day I lost a bet of GHC40,000 with a stake of GHC10 in the evening, it was left with just one match between PSG and Benfica for me to win and I wanted PSG to win. Unfortunately, PSG lost the game and I eventually lost the bet. Hmmm! I could not sleep throughout that night because I was imagining how that GHC40,000 would have meant for me. It really affected me. Again, there was a day I was in bed in the night while checking some betting odds on my phone against the next day and it took me up to 2am before I slept. It sometimes makes me sleepy in class during lectures.²⁰

Another respondent, named Soja narrated:

Yes, betting has been causing me sleepless nights. I normally play instant future which is also a feature on the betting app, it is just like aviator. You can win within 20 seconds after placing the money. Sometimes I can play it from 8pm up to the next morning without sleeping. I do not therefore get enough sleep which affects my academic schedules of the next day. On one faithful day, I spent the whole night on my phone on betting activities up to 4am, meanwhile I had a communication skill paper to write as part of my semester exams. I was referred in that paper as a result.²¹

Findings indicate that sleeplessness is a major resultant negative effect teacher-trainees suffer from their engagement in sports betting. These trainee-bettors as narrated above find it very difficult to sleep in the night as they usually sacrifice their precious time on betting activities with their phones. Trainees' overnight engagements in sports betting activities on their phone have the tendency of causing them to sleep in class during lectures as well as not being studious at night, even during semester exams. This makes

it almost impossible for them to commit to their supposed academic schedules. It was revealing that such sleepless nights of searching and researching information contributed to them trailing in some courses in their semester exams. These findings can be situated in the reports of some researchers that, students' involvement in betting and other gambling-related activities contribute to poor time management and loss of valuable time as they stay awake overnight monitoring betting events online (Fredric et al., 2020; Opoku & Yeboah, 2021).

4.3.5 Loss of friends and associates

Socialisation as disclosed by these trainee-bettors is one of the factors that account for their involvement in betting relative to helping them share some betting tips with friends. It interestingly emerged from the analysis of the primary data as one of the themes that has negatively been impacted relative to trainee-bettors' social life. Sixteen (representing 80%) trainee-bettors disclosed that betting has caused them to despise friends and relatives. A third-year teacher trainee-bettor by name Elix Bakayoko explained:

I have had to sometimes avoid some of my friends who are not into sports betting just to enable me have enough time to concentrate on my betting activities, I just do not want them to know about my betting activities. I ever even had a problem with my girlfriend because of my involvement in sports betting because I was always on the phone without giving her attention. Hmmm! When I first came to Bagabaga College of Education, I had some friends who do not bet and we used to study together which benefited me a lot. However, my inattentiveness during such group studies because of my overly engagement with my phone on betting activities, they no longer call me again for group discussions and I have tried to rejoin them to help improve upon grades but they have refused. I have virtually lost those friends because of betting.²²

It was gathered that sports betting requires some level of concentration and secrecy for fear of stigmatisation, and as a result, has necessitated these teacher-trainees to avoid

some friends and loved ones. Socialisation as a key human social element suffers a greater deal among some of these trainee-bettors. Bakayoko for instance, had to lose his fiancée and study group friends on campus all because of his preference for sports betting regardless of the academic benefits he stands to benefit from the study group (Acheampong et al., 2022). Bakayoko disclosed that dissociating himself from the study group has impacted negatively on his academic work. The findings therefore imply that one's involvement in sports betting can lead to breakdown of relationships as well as losing some useful friends and family ties (Acheampong et al., 2022; Gambling Commission, 2019). Hing et al. (2016) explained that gambling attracts substantial public stigma which has deleterious effects, bettors therefore try to hide their betting activities from friends, hence, they dissociate themselves from friends as a result. Contrary to this finding, series of studies have gathered that the youth's engagement in sports betting activities provides them with an avenue that enables them to establish social networks which helps in building relationships among their peer sports-bettors (Brajsa-Zganec et al., 2011; Keovisai and Wooksoo, 2019; Masaba et al., 2016; Sirgy et al., 2018).

4.4 Research question four: What do teacher-trainee bettors of Bagabaga College of Education think can help minimise their involvement in sports betting?

In the bid of the researcher to get the third research question answered on how betting activities among teacher trainees can be regulated in the Colleges of Education, the following themes emerged from respondents' submissions: Sensitisation, restriction on the use of college Wi-Fi facility for trainees' betting activities and the need for adequate financial support from parents.

4.4.1 Sensitisation

Analysis of the data did indicate that sensitisation on sports betting is one of the key regulative measures that needs to be considered among teacher-trainees on campus. A final year respondent who gave his name as Cash-Out Baba explained:

I think if management is able to organise some sensitisation seminars for students on the impacts of sports betting since majority of us do not know all the dangers that it poses to us. It will help us bet responsibly since majority of us find it difficult to stop.²³

This trainee was of the belief that most of them are unaware of the threats that their overly engagement in betting poses to them and that some education on how to bet without compromising on their academics and personal life will be very instrumental. This finding connects with the suggestion that stakeholders in education should rely on massive education as a regulative strategy for sports betting among students to help them to be more responsible in their betting activities (Acheampong et al., 2022). A report on a study however opposes this finding with the assertion that, students' participation in gambling-like activities as part of responsible-gambling education might make gambling appear more attractive to them (Gardner & Williamson, 2011). To them, gambling-related education will have the tendency of thwarting regulation efforts.

4.4.2 Restriction on the use of college Wi-Fi facility

As reported earlier by respondents that the free Wi-Fi on campus equally influences their participation in sports betting, they suggested that restricted use of the free internet facility will go a long way to discourage many of them from engaging in sports betting. The report that free Wi-Fi plays a key role in influencing sports betting activities among teacher-trainees is in synch with a report by Koross (2016) that college students have

increased freedom and regular access to the internet which is a motivational factor. One of the respondents who gave his name as Labos for instance disclosed:

One of the ways by which students can be discouraged from betting is to ensure that we are not able to use the school Wi-Fi facility to access the betting sites. Spending more hours in my betting activities with the use of mobile data is very costly in addition to the money that I will use to stake.²⁴

The explanation given by this student-bettor implies that the WiFi facility creates an enabling environment for their betting activities and deactivation of that facility undoubtedly means many student-bettors will be discouraged from engaging in sports betting activities. This therefore suggests that when the college Wi-Fi facility is filtered of sports betting related sites, student bettors will be subjected to incurring a double cost in their sports betting engagements. That is, the amount of money to wager on and the cost of data required to enable them place their bets. This is understood to be a disincentive that will militate against teacher-trainees' overly engagements in sports betting.

4.4.3 Need for financial support from parents

One of the strongest and popular suggestions that was gathered from respondents is the need for parents to be financially supportive to trainees' academic costs. It was understood from these trainees that, their engagement in sports betting is to enable them earn some money to pay for their examination registration fees and to take care of other related costs on campus. A second-year teacher-trainee by name BB said:

Me, I bet because it helps me pay my exam registration fees, buy handouts and many other things. I think some parents' inability to support us financially is one of the things that pressure some of us into seeing sports betting as an alternative way of looking for money to support ourselves in the college. So, if parents are able to bear the cost of our being here, majority of us will be okay, and will not see

*betting as an alternative means of making money to support ourselves.*²⁵

The disclosure by this teacher-trainee bettor, BB, above clearly indicates that if parents of teacher trainees are able bear all the cost of their training and other needs, they will be relieved of some of the financial distresses that cause them into betting. This finding is supported by a report in Tanzania, that students engage in sports betting in their bid to win so they can support their education (Fredrick et al., 2020).

4.5 Chapter Summary

The chapter assessed the influencers of teacher-trainees' involvement in sports betting, professed benefits of their involvement and its impact on their academic performance. The study considered twenty (20) trainee bettors as participants who were all males. It was gathered that teacher trainees get influenced into sports betting through the desire to win money. Advertisements, peer pressures and curiosity were also gathered as some of the influencers for trainee-bettors' involvement in sports betting. It was also discovered that trainee-bettors make some good financial gains from their betting engagements which supposedly help them finance their education on campus. The report also gathered that sports betting provides students with a platform that helps them to socialise with colleague bettors who in turn, get entertained (Acheampong et al., 2022). On the effects of sports betting, it was discovered that trainee-bettors' involvement in sports betting has not only caused them sleeplessness, lack of concentration in class and loss of hard-earned money but also, low academic scores and suicide temptations have been some of the undesirable experiences they have had to contend with. It was gathered that these trainee-bettors have as a result of their activities, suffered some losses of valuable properties as well as betting addiction and are unable to discontinue their betting engagements.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.0 Introduction

The purpose of this study was to examine the factors that influence teacher-trainees' sports betting activities and its impact on teacher-trainees' academic work at the Bagabaga College of Education in the Northern Region of Ghana.

This chapter recapitulates the findings of the study, draws conclusions and makes useful recommendations and propositions for further research drives.

5.1 Summary of Insightful Findings

Transcription and analysis of the data gathered from respondents revealed the following findings:

1. The study discovered that all twenty (20) respondents rated financial benefit the highest, as they aspire to make additional money from their activities. Their quest to make money is therefore one of the key driving forces for their engagement in sports betting. They also did open up on betting commercials in both the print media and social media platforms, peer pressures, curiosity, their love for the game of football and access to smartphones coupled with free Wi-Fi facility on campus as the factors that influenced their subscription to sports betting.
2. It was discovered that bettors' engagement in betting has earned them some money from their wins which has been supportive to them on campus in relation to the cost of living. These bettors sometimes, are able to buy handouts, food, clothing and other things from the money they win from their bets. Some

students have been able to pay their examination registration fees from their betting payouts. Some trainees also disclosed that apart from getting entertained, their involvement in betting has equally helped them make some new friends which have been mutually beneficial to them socially and academically. It was also gathered that these trainees' engagement in sports betting helps them deal with some stressors.

3. It was gathered that, aside from benefits that their participation in betting has brought them, it has also contributed negatively to a decline in their academic work. It was revealed that their involvement in betting has not only made it difficult for them to concentrate during lectures, but also caused them to lose friends, suffering sleepless nights, loss of high earned property (including money) and at worse, addiction. It could therefore be understood that sleeplessness, lack of concentration in class, loss of money and possible triggers of suicide have had adverse effects on some student bettors' academic work.
4. The study also uncovered some regulative measures for teacher-trainees' engagement in sports betting. It was revealed from the report that the management of Colleges of Education should see to putting in some restrictive measures such as filtering or blocking sports betting-related websites on the college Wi-Fi. This will restrict students from using the college Wi-Fi for sports betting activities. It was revealed that trainee-bettors be sensitized alongside counselling sessions by the college in collaboration with the Ministry of Education and the Gaming Commission of Ghana, to help them regulate their betting activities or abstain entirely. The report also suggests that management of Colleges of Education introduce relevant topics that are related to sports betting to help regulate trainees' overly engagement in betting.

5.2 Conclusions

The study focused on teacher-trainees who are engaged in sports betting in the Colleges of Education in the northern region of Ghana and its impact on their academic work. This constituted twenty (20) respondents mainly sampled among those bettors using their mobile phones. The reviewed literature also meaningfully supported enormously in discussing the findings that were discovered, thereby making the findings resonate with other similar scholarly works. The teacher-trainee bettors' lived-experiences range from what motivates them into sports betting, perceived benefits and the impact has on their academic work. Findings as reported and discussed in this study are parallel in some thematic areas but also dissimilar in others:

1. The findings unearthed the quest to win money, peer pressure, curiosity, commercials on sports betting, easy access to smartphones, free Wi-Fi facility on campus and the love for the game of football as the key motivational factors for teacher-trainees' involvement in sports betting.
2. It is worthy of note from the data obtained that trainee-bettors make financial gains from their betting adventure. This report led to the conclusion that money is one of the key benefits bettors derive from their engagement in sports betting. The data also concludes that these bettors get entertained in their betting activities. To them, betting helps them socialize with colleague bettors which by extension helps them get rid of some social pressures such as stress.
3. Just as these sports bettors in Bagabaga College of Education are of the conviction that sports betting is worth their engagements, it has equally caused them sleepless nights, addiction, loss of valuable property and money meant for fees, inattentiveness in class and sometimes self-destructive thoughts, resulting to undesirable low academic performance.

4. The study concludes on restriction on the use of free Wi-Fi facility on campus, organisation of counselling and sensitisation programmes on the possible impact of sports betting on academic work.

5.3 Recommendations

1. From the data analysed, it shows that teacher-trainee bettors got initiated into sports betting through numerous influencers, and this phenomenon could have been abridged in intensity, provided these trainees had adequate prior knowledge about betting in academia. It is therefore recommended that management of Bagabaga College of Education, stakeholders like the Ministry of Education, National Council for Tertiary Education, PRINCOF and other stakeholders in the Colleges of Education consider sports betting as one of the taught courses in the Colleges of Education (Acheampong et al., 2022). This will help create teacher-trainees' awareness of the influencers of sports betting including their overriding quest to make quick cash thereby making them minimise their involvement or abstain entirely.
2. It is equally recommended that Management of the Colleges of Education and Ministry of Education introduce financial literacy courses as part of their training including providing trainees with information on how to invest meaningfully at the expense of betting. This can go a long way to help teacher-trainee bettors to better manage their finances such that their engagement in sports betting may not supersede their academic pursuits at the college.
3. It is recommended that the Principals of Colleges of Education (PRINCOF) together with the Ministry of Education, through the guidance and counselling departments, embark on massive education intervention on the possible dangers that sports betting poses to teacher-trainee bettors' academic work. This will

make teacher-trainee bettors and other potential trainee-bettors appreciate the accompanying dangers of their overly engagement in sports betting, hence, regulate their betting activities.

4. It is also recommended that managements of Bagabaga College of Education and other Colleges institute restrictive measures for students' usage of the free Wi-Fi facility on campus such that it cannot support easy access to betting sites. This is because, it was gathered from the report of this study that, the free Wi-Fi facility does not only lure teacher-trainees into betting but also contributes to the intensity of their betting activities. It is suggested for the Gaming Commission of Ghana to ensure strict compliance with their regulation on betting commercials that appear to have populated both the print media and social media platforms since it is one of the influencers of sports betting.

5.4 Recommendation for further Research

As was revealed during data collection that some teacher-trainees were unwilling to participate in the study for fear of being stigmatised as it was audio recording, considering the fact that the research is a qualitative one. It is therefore recommended that quantitative research can be adopted in in a future, with the use of questionnaire as data collection instruments for respondents to freely participate without any fear of being stigmatised. Future studies should capture the views of female teacher-trainees in sports betting activities on campus.

Notes

1. Interview with Yak, November 22, 2022.
2. Interview with Bobo, November 21, 2022.
3. Interview with Evra de Capito, November 22, 2022.

4. Interview with Ayaba Adam on November 21, 2022
5. Interview with BA on November 22, 2022
6. Interview with Abu Rasta on November 22, 2022
7. Interview with Nicholas on November 22, 2022
8. Interview with Bet King on November 21, 2022
9. Interview Ajah on November 22, 2022
10. Interview DJ One Leg on November 21, 2022
11. Interview with Keke on November 21, 2022
12. Interview with Agborngu on November 21, 2022
13. Interview with Rasky Rash on November 22, 2022
14. Interview Evra de Capito on November 22, 2022
15. Interview with Elix Bakayoko on November 21, 2022
16. Interview with Rasky Rash on November 22, 2022
17. Interview with Cash-out Baba on November 21, 2022
18. Interview with Ogidi on November 22, 2022
19. Interviewed with Ayaba Adam on November 22, 2022
20. Interview with Akuka on November 21, 2022
21. Interview with Soja on November 21, 2022
22. Interview Elix Bakayoko on November 22, 2022
23. Interview with Labos on November 22, 2022
24. Interview with BB on November 21, 2022
25. Finlex (2011). Lotteries Act 14 20.5.2011/575

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APPENDICES

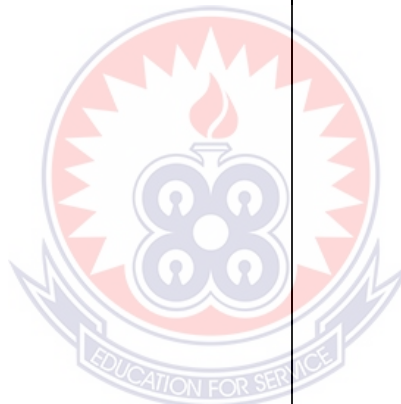
APPENDIX A

ANALYSIS GRID

Sub-themes	Characteristics/variables	Interview questions	Prompts
Student's profile	<p>Age, academic path, training college, career goals, sport person, athlete, reason for choose training college, etc.</p> <p>Sports fan (both local and foreign clubs), years of being a fan, other sports, rationale for watching live football matches on TV</p>	<p>Could you tell a bit about your academic career path?</p> <p>Could you explain how you got into sports and which clubs do you support both local and foreign?</p>	<p>Which level are you in the college?</p> <p>How many years have you been a fan of your clubs?</p>
Rationality of sports betting	<p>Sports betting, a leisure, activity, reason for sports betting, economic interest, social, cultural, hobby, entertainment, years of betting, family, friends etc.</p>	<p>Could you tell me why you engage in sports betting?</p> <p>Could you tell me how you got into sports betting?</p> <p>Have you become restless or irritable when trying to cut</p>	<p>How many years have you been betting on sports?</p> <p>What is your lowest and highest amount you often bet while in school?</p> <p>Where do you often bet on sports and why?</p> <p>Have you betted to escape from problems or when you are feeling</p>

		<p>down or stop betting?</p> <p>What are some of the benefits that you have had from your involvement in sports betting?</p>	<p>depressed, anxious or bad about yourself?</p> <p>How much money have you won before?</p>
Betting activity		<p>What are some of the benefits that you have had from your involvement in sports betting?</p>	<p>What are some potential positive consequences of sports betting?</p>
Academic	<p>Impact of sports betting on academics</p>	<p>Do you have the feeling that your betting activities have affected your semester performance in terms of grades?</p> <p>Could you tell me how you manage your study schedules including assignment and lectures alongside your involvement in betting?</p>	<p>How are you able to combine betting activities with your studies?</p> <p>Could you tell us how you manage your study schedules including your time, group work /assignment and lectures?</p>
	<p>Experience in sports betting</p>	<p>Could you share your experience with sports betting?</p>	<p>How do you feel when you win or lose a bet on sports?</p>

		<p>Could you share with me any experiences in your attempt to stop or cut down your betting activities?</p> <p>How has your engagement in sports betting negatively impacted on your life?</p>	<p>Have you ever felt anxious after placing the bet?</p> <p>How are you able to control your betting activities?</p> <p>Have you ever lost time from school due to gambling?</p> <p>Have you returned another day in order to bet even, after losing money on betting?</p> <p>Have you sought financial help from others to enable you relieve a desperate financial situation caused by betting?</p> <p>Has gambling caused you to have difficulty in sleeping?</p> <p>Do you ever feel heart-broken when you lose money after betting?</p> <p>Have you ever considered self-destruction or suicide as a result of your gambling?</p> <p>How possible is it for you to stop betting if your reason (money)</p>
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		How has sports betting impacted on your academic performance in the college?	for betting is met? What are some negative consequences of sports betting?
	Lessons learned from engaging in sports betting	What lesson can you share with the youth in your community on sports betting?	Any good or bad lessons so far learned from your engagement in sports betting?
	Advice for those not into sports betting	What advice will you have for those who are not into sports betting? What ways do you think may work in regulating sports betting activities among college students?	What advice will you have for those who are not into sports betting?

Interview Questions Generated from the Analysis Grid for Data Collection

1. Could you tell me why you engage in sports betting?

Aside money, could you tell me some other reasons why you bet on sports?
2. How possible is it for you to stop betting if your reason for betting is met?

What about if you win a big one that can help you establish a business?
3. What are some of the benefits that you have had from your involvement in sports betting?

How much money did you win and how helpful was that money you won to you?
4. Could you tell me how you manage your study schedules including assignment and lectures alongside your involvement in betting?

How do manage your betting activities such that you are able to get the needed sleep in the night to enable you attend lectures next day?

5. Could you share with me any experiences in your attempt to stop or cut down your betting activities?

How possible is it for you to stop betting on sports anytime soon?

6. How has your engagement in sports betting impacted on academic work?

Could share with me any experiences of your betting engagement that caused you to miss some academic schedules?

Could you tell me how your betting activities have impacted on your semester results?

7. What advice do you have for those who are not into sports betting but may want to join later?


Why will you advise them not to venture into sports betting when you are actively engaged in it?

8. What ways do you think may work in regulating sports betting activities among college students?

9. What suggestions can you give to the school authorities that will help in regulating betting activities among students on campus?

10. What do you think government should do to regulate betting activities in the Colleges of Education?

APPENDIX B

	UNIVERSITY OF EDUCATION, WINNEBA FACULTY OF HEALTH, ALLIED SCIENCES AND HOME ECONOMICS EDUCATION DEPARTMENT OF HEALTH, PHYSICAL EDUCATION, RECREATION AND SPORTS P. O. Box 25, Winneba, Ghana +233 (03323) 22494	hpers@uew.edu.gh
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Date: 12th September, 2022

Our ref: FHASHEE/HPERS

TO WHOM IT MAY CONCERN

Dear Sir/ Madam,

LETTER OF INTRODUCTION


We humbly write to introduce to you Mr. Shiraz Seidu, a student from the above named-named Department perusing an M. Phil. in Physical Education at the University of Education, Winneba with the index number **202122835**.

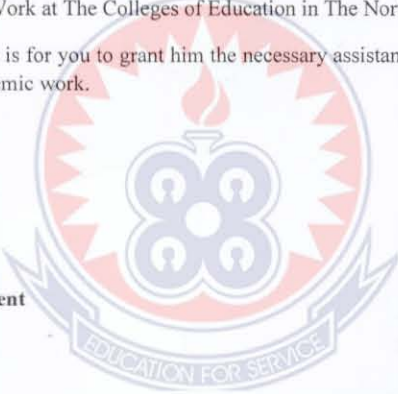
He is writing his research thesis on the topic "Influence of Sports Betting Activities on Teacher – Trainees Academic Work at The Colleges of Education in The Northern Region of Ghana".


This introductory letter is for you to grant him the necessary assistance to collect data to help him complete his academic work.

Thank you.

Yours faithfully,


Dr. Munkaila Seibu
Ag. Head of Department



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