

Ghana Institute of Journalism

**A Critical Assessment of Online Sports Betting/Gambling and its dire Consequences on the
Ghanaian Youth**

BY:

MERCY ANNING ADJOA BOTWE

INDEX NUMBER: MADC19112

**A THESIS PRESENTED TO THE SCHOOL OF GRADUATE STUDIES AND
RESEARCH IN PARTIAL FULFILMENT OF THE REQUISITES FOR A MASTER OR
ARTS DEGREE IN COMMUNICATION STUDIES**

OCTOBER, 2020

CANDIDATE DECLARATION

I hereby declare that this dissertation is my original research and no part has been presented for a degree in this state or any other.

CANDIDATE: **DATE:**.....

(MERCY ANNING ADJOA BOTWE)

SUPERVISOR’S DECLARATION

I hereby declare that the preparation and presentation of this dissertation supervised by me is in accordance with the guidelines on the supervision of dissertation laid down by the Ghana Institute of Journalism.

SUPERVISOR:..... DATE:

(DR. RICHARD BOATENG)

DEDICATION

DEDICATION

I dedicate this dissertation to God Almighty, my supervisor, my mom, my husband and my child Kojo. The love and support you offered sustained me through it all.

ACKNOWLEDGEMENT

TABLE OF CONTENTS

TABLE OF CONTENTS		ii
LIST OF FIGURES		v
LIST OF TABLES		vi
1 INTRODUCTION		1
1.1	91.2	121.3
	131.4	131.4.1
	Specific Objectives	5
1.5	141.6	151.7
	151.8	161.9
	171.10	171.11
	17CHAPTER TWO	10
2 LITERATURE REVIEW		10
2.1	192.2	222.3
	232.4	242.4.1
	Market structure of football betting business	15
2.4.2	Other aspects of football betting	16
2.5	272.6	282.6.1
	Economic and social impact	19
2.6.2	Political impact	21
2.7	312.7.1Adverse	Psychosocial effects
	23	
2.7.2	Cognitive Distortion	23
2.7.3	Financial Implications	24
2.7.4	Suicidal Ideation and attempts	25
2.8	352.8.1Social	Learning Theory
	25	
2.8.2	Social Conflict Theory	26
CHAPTER THREE		27

3	RESEARCH METHODOLOGY	27
3.1	373.2	373.3
	383.4	383.5
	383.5.1	Validity
	29	
3.5.2	Reliability	29
3.6	393.740CHAPTER	FOUR
	31	
4	RESULTS AND DISCUSSION	31
4.1	414.2	414.3
	484.4	544.4.1
	Difference between males and females experiencing adverse consequences	42
4.4.2	Difference between those who endorse cognitive distortion and those who do not	42
4.4.3	Difference between those who experience financial implications and those who do not	43
5	CHAPTER FIVE	45
	CONCLUSSIONS AND RECOMMNDATIONS	45
5.1	575.2	575.3
	585.4	595.5
	60REFERENCES	49
	APPENDIX	53
	QUESTIONNAIRE	53

LIST OF FIGURES

Figure 4.1 Employment Status	32
Figure 4.2 Often did you bet or spend money on soccer gambling	33
Figure 4.3 Money spent on betting or gambling	34
Figure 4.4 Largest Amount of Money spent on Betting	34

LIST OF TABLES

Table 4.1 Socio-demographics Characteristic of the Study Population	31
Table 4.2 Gambling	33
Table 1.5 Mean Values of Adverse Consequences	38
Table 1.6 Independent Sample T-test for Equality of Means	38
Table 1.3 Mean Values of Gamblers who endorse cognitive distortions	39
Table 1.4 Independent Sample T-test for Equality of Means	40
Table 1.3 Mean Values of Clients who have Received Therapy	40
Table 1.4 Independent Sample T-test for Equality of Means	41

ABSTRACT

The surge in the online sports betting industry requires laws, regulations, structures and standards to streamline their activities. In 2006, the Gaming Commission was step-up to make this a thriving industry. The Commission hinged on Gaming Act, 721 to oversee activities of games of chance. Today, sports betting is causing depression, poor general coping skills, anxiety criminal, decreased academic performance, increased disruption of familial relationships, delinquent and anti-social behaviour such as youth resorting to stealing and loan advancement. If not managed properly, online sports betting can lead to suicide ideation and actual suicide attempts. This study provides a critical assessment of the consequences of online sports betting/gambling on the Ghanaian youth. The study adopted a quantitative research approach for achieving the research objectives. Two theories were used to support the study. The collection of data was based on a self-administered questionnaire from the one hundred and forty-eight soccer gambling youth of Greater Accra Region who participated in the study (males 79, females 69) and the convenience sampling method was utilized in this study. The results from the study showed that there was a significant difference between males and females who experience adverse consequences after soccer gambling, however, there was no significant difference between the soccer gambling youth of Greater Accra Region who endorse cognitive distortions and those who did not. Also, there was also no significant difference between soccer gambling youths who experienced financial problems and youths who do not experience financial problems. Policies should be formulated to ensure that soccer gambling companies are mandated by law to establish and fund at least one gambling help centre in each

region that will provide information to individuals and also to provide support to gamblers who are experiencing adverse consequences as the result of their gambling behaviour.

CHAPTER ONE

INTRODUCTION

1.1 Background of Study

In Ghana, online sports betting/gambling continues to garner more attention, hence becoming a popular activity among youths in the country (Ofosu & Kotey, 2020; Tagoe, Yendork, & Asante, 2018). Out of the 54 countries in Africa, Ghana has been identified as one of the most liberal in terms of gambling law, we are only second to Nigeria (Pérez, 2017). The outlets of online sports betting companies under the ownership and trademarks of mybet.com, Supabet, premier betting, Safari bet etc. in the country is a testament of this assertion. Ghana's legal regime seems to be satisfied as per the tenets of the law vis-à-vis the open nature of its gambling patronage (Appiah & Awuah, 2016).

The surge of the online sports betting industry requires laws, regulations, structures and standards to streamline their activities. In 2006, the Gaming Commission was step-up to made this thriving industry. The Commission hinged on Gaming Act, 721 to oversee activities of games of chance. The Gaming Commission acts as regulators charged with the mandate of controlling and supervision game of chance activities as well as granting license to operators. System structures employed by regulators need to meet industry standards and requirements as this drives impact on

society and industry growth. Some people view gaming platforms as increasing employment due to the huge number of people linked with their operations (Ofosu & Kotey, 2020).

Also, the main body in charge of lottery in Ghana is the National Lottery Authority (NLA). This institution runs two main types of lotteries: the “5/90 Fixed Odds Game” which entails picking out five winning numbers out of ninety numbers and the “Soccer Cash” game which is a pool-based game for lovers of football. Soccer Cash is played manually by betting companies such as MyBet, Oddsportal, Supabet, Superbet, EuroBet etc. providing online options for betting. The Soccer Cash game is a pari-mutuel game comparable to that of Shengfu in China, where one needs to predict at least ten out of twelve matches correctly to win a cash prize (Aflakpui & Oteng-Abayie, 2016).

Several studies show a range of social-cognitive factors influence soccer gambling or betting attitudes. Perceptions of family and friends, gambling behaviour, approval and individual beliefs in skill highlights potential gambling scores (Chan & Santos, 2019).

Youths ranging from 14-45 years as documented by the World Health Organization (WHO) are highly susceptible to online sports betting and its associated problems. Over the years, online sports betting has massively grown, gradually becoming a national crisis in many disadvantaged communities. In certain cases, many youths withdraw from school because of financial, academic, various family or personal problems to engage in online sports betting or gambling (Rockloff, Browne, Russell, Hing, & Greer, 2019).

Sports betting is the betting of money or something of value (stakes) on an event with an uncertain outcome, with the primary intent of winning money or material goods, in most cases electronically. Gambling requires three components: consideration (an amount wagered), risk (chance), and a prize (Rose & Bolin, 2012). This may involve betting of money on match outcomes of a single

match or accumulated matches (Cannon, 2005). In Ghana, online sports betting can be engaged in two ways, visiting the betting company with a piece of paper with instructions on which matches and betting options, these instructions are keyed into a computer by a customer attendant and printed out in the form of a coupon with a bet code unique to each bet slip. The second option is to engage in sports betting/gambling online, either by a mobile phone or computer. Individuals register an online betting account with a betting site, this account is then verified with the individual's mobile money account, after which bet online platform is granted. There are more than 150 options a gambler can choose from when engaging in this activity. Some of these options include: predicting winner of the match, predicting scores, total corners, total match bookings, total number of goals, first player to be carded, etc. Other online sports betting, offer individuals an ability to bet on which soccer player will have the most "shots off target".

Although online sports betting can be rewarding, it has been established that betting may be generally problematic with serious consequences such as suicidal thoughts and tendencies. A recent study in North America shows evidence of an increasing involvement in gambling and this suggests that within the past year, two thirds of legally underage youth have gambled for money (Friedman, 2007; Rockloff et al., 2019). Other studies suggest a general pathological gambling rate of 4-8% amongst youth under 18 years-of-age, a rate considerably higher than the adult population. About a quarter of adolescents are estimated to exhibit gambling-related problems and at-risk for developing serious gambling problems such as depression, anxiety and lack of social relationships. Gamblers suffer cognitive distortions. Cognitive distortions are thoughts that cause individuals to perceive reality inaccurately. Various studies examining cognitive distortions in levels of perceived skill and luck, construct of 'control' inherent in various gambling activities

show prove that individuals with gambling problems over estimate their gambling skills, showing illusions of luck (Myrseth, Brunborg, & Eidem, 2010).

In increase in online sports betting may be attributed to the fact that advertising companies and media houses illustrate online sports betting as trendy and fascinating, therefore attracting many youths. Increased commonness of online sports betting can be linked to increased liberalization on a universal level through the use of advertising (Reith, 2012).

Presently, empirical evidence from online sports betting have been studies carried out in develop countries like the United Kingdom and United States of America. To date there is limited empirical on the consequences of online sports betting on the Ghanaian youth. This study sought to critically assess of online sports betting/gambling and its dire consequences on the Ghanaian youth. Since this study will highlight the consequences of online sports betting with scientific data, it would serve as a pedestal for further research to be done in the area of online sports betting. Based on the characteristics of respondents, potential investors into the industry could be guided in their decisions to set-up online sports betting in the country. Also, the NLA and other online sports betting companies will be able to tailor-made products to reduce adverse risks to Ghanaian youths and thereby generate genuine revenue to promote economic development.

1.2 Statement of Problem

The commonness of online sports betting among the youth in Ghana is alarming. Daily, new trends in media attention emerge. Online sports betting has no geographical limitations, making it easily assessible to most youth, who partake through phone from the comfort of their homes via internet

connection or by physical presence in gaming centres (Glozah, Tolchard, & Pevalin, 2019; Tagoe et al., 2018).

In most developing countries, it is illegal for adolescents below the age of 18 years to engage in any gambling and betting activity due to associated links to psychological issues, disruption in interpersonal relationships and family problems. Online sports betting impacts negatively on the adolescent life, who spend more time in gambling and less time in social development activities. Today, sports betting is causing depression, poor general coping skills, anxiety criminal, decreased academic performance, increased disruption of familial relationships, delinquent and anti-social behaviour such as youth resorting to stealing and loan advancement. In not managed properly, online sports betting may lead to suicide ideation and actual suicide attempts.

Given the above scenarios, a critical assessment of the dire consequences of online sports betting/gambling on the Ghanaian youth is of necessity.

1.3 Research Questions

- i. What are lifestyle factors influencing an individual's attitude towards online sports betting.
- ii. What are the adverse consequences of online sports betting on Ghanaian youths.
- iii. What are the effects of advertising and branding of online sports betting among Ghanaian youths.

1.4 General Objective

The main aim of this study is to critically assess of online sports betting/gambling and its dire consequences on the Ghanaian youth.

1.4.1 Specific Objectives

The study objectives are to;

- explore the lifestyle factors influencing an individual's attitude towards online sports betting.
- examine the adverse consequences of online sports betting on Ghanaian youths.
- examine the effect of advertising and branding of online sports betting among Ghanaian youths.

1.5 Justification for Study

Online sports betting/gambling literature especially among Ghanaian youths is limited. Many researchers suggest that individuals begin gambling in their adolescence. Depending on an individual's attitude towards betting there can be a number of social implications such as crime.

The study is aimed at providing vital information on the consequences on the Ghanaian youth. This study will aid families and institutions deal with addictive and problematic sports gamblers, to know the extent to which soccer gambling is affecting adolescent growth.

Also, this study will provide needed background for the Gaming commission in formulating laws to regulate youth engagement in online sports betting in order to reduce the adverse consequences associated with online sports betting. Lastly, the study will be a reference material for other potential researchers interested in the topic, serving as a foundation on online sports betting believes and perceptions in Ghana.

1.6 Research Methodology

Research design is basically a plan representing the strategy of investigation by the researcher (Cohen & Manion, 2007). This cross-sectional study will be undertaken to randomly select employees and employers in the selected organizations. Purposive sampling technique will be used in recruiting study participants (Tongco, 2007). Questionnaires will be used by the study, participants will be asked to complete a questionnaire seeking information about their age, education levels, occupation, religion, marital status and other information. The main method will be used in collecting data from structured and semi-structured questions, this has been identified as a reliable and an appropriate instrument for eliciting data from the proposed participants, after consent is sort from potential study participants. Data entry will be done using Microsoft Excel 2016, while data analysis will be done with SPSS.

1.7 Data Collection Procedure

The exercise began with permission sought management of the various organizations selected for the study, with an introductory letter from GIJ. The introductory letter sought permission from the management of organization to allow the study to be conducted in their institution.

The source of information will be sampled and consented Ghanaian youth, the data collection procedure adapted was the self-administered questionnaire by the respondents. The respondents to these questionnaires were free to answer the questions according to their own conscience without been compelled to satisfy the researcher. Information from these questionnaires constituted the primary data for the research. Questionnaire questions created the needed friendly and cordial atmosphere which enabled researcher to ask follow-up questions freely. The questionnaires will be pretested on a smaller size of the sampled respondents for the research. This ensured that the questionnaires designed solicited the appropriate responses from the respondents to answer the

research question for the achievement of research stated objectives. The use of closed end and opened ended questions allowed the researcher to make easy categorization and analysis (Yin, 2009).

1.8 Data Analysis

The data to be collected was examined by reading through all the responses that were provided by the respondent. Coding schemes were developed to organise the yet to be received data into meaningful and manageable categories before quantitative analysis take place.

Data for continuous variables between groups was compared and presented as mean \pm SD. Data analysis was performed using Microsoft Excel. Furthermore, information from data analysis was summarized, conclusions drawn and recommendations made on the dire consequences on the Ghanaian youth.

1.9 Scope of Study

As for the types of gambling, this thesis will focus legal and illegal forms of online sports betting. Regarding the legal form, the types of gambling studied are the number games, which comprises of the NLA and other betting platforms. With regard to the illegal form, will include unregulated football betting and underground lottery.

1.10 Ethical Consideration

Ethics is concern with human behaviour from the perspective of right and wrong. Ethical statements essentially define our values in terms of acceptable behaviours, telling us what we ought to do. It is important to note that ethics applies to our daily life, just as it does to research.

Study participants involved in this study were informed on the purpose of the study, and study objectives clearly explained to him/her so that he/she could make informed decisions. They were assured of their confidentiality and anonymity. No respondent was coerced to participate in this study. They willingly accepted to partake in it. For this reason, the researcher did not force any respondent to respond to interview questions, but preserve the rights and dignity of each participant. Additionally, each respondent was given the option to opt out of the study when they deem it necessary. Also, all references are duly acknowledged.

1.11 Organisation of Thesis

The study is organized into 5 main chapters. The first chapter documented the background information, problem statement, significance, study objectives, research questions, and organization of the study.

Chapter two dealt with the review of the related literature. The third chapter also highlighted the research methodology that was employed during the study. The fourth chapter dealt with presentation of analysed data that were collected. Thus, further discusses the data that were analysed. The last chapter finally reported about the summary of findings, the conclusions that could be drawn from the information and recommendations thereof.

CHAPTER TWO

LITERATURE REVIEW

2.1 Gambling industry in Ghana

Sports lottery is a kind of game that has existed casually for an extremely prolonged stretch of time. The casual one (normally alluded to as sports betting) for the most part happens among companions or sports devotees who either go to a games arena or watch a match live from their TV screens. They could wager on shifting parts of the game, for example, what number of objectives a match could create, and which group would dominate the game. The formalized type of sports lottery has as of late increased a lot of prevalence with Ghana not being a special case. A few games lottery outlets have jumped up everywhere throughout the nation where sports aficionados have the chance to put down wagers on a wide assortment of choices, for example, what number of yellow or red cards a match will deliver, which player would score an objective, regardless of whether the match would wind up in a draw, among different alternatives. Despite the fact that there are a few donning exercises like b-ball, horse hustling and ice hockey that could be betted upon, football is by all accounts the most favoured decision among the betting masses in Ghana. Measurements from China, Spain, Canada and the United Kingdom, demonstrate that sports bettors will in general be guys (Humphreys & Perez, 2010; L. Mao, 2013).

In Ghana, the main body in charge of lottery is the National Lottery Authority (NLA). This institution runs two main types of lotteries: the “5/90 Fixed Odds Game” which entails picking out five winning numbers out of ninety numbers and the “Soccer Cash” game which is a pool-based game for lovers of football. The Soccer Cash game is a pari-mutuel game similar to the Shengfu game of China, where one needs to predict at least ten out of twelve matches correctly to win a

cash prize. Whereas the Soccer Cash is played manually, betting companies like MyBet, Oddsportal, Supabet, Superbet, and EuroBet amongst others, provide online options for betting.

Despite the fact that there is a general idea that sports lottery is simply betting and ought to consequently not be supported as it could degenerate donning authorities and members just as energize game fixing, others are likewise of the view that since the enthusiasm for the action keeps on topping at a quick pace, it could be a practical wellspring of income to the economy which could help in financial development and advancement (Humphreys & Perez, 2010). Evidence from the United Kingdom for example, shows that between 2010 and 2011, the British gambling industry generated an amount of £5.5 billion out of which 53% came from the sports betting sector (Mao, 2013). L. Mao (2013) cited the China Sports Lottery Administration Center (CSLAC, 2012) which indicated that in the year 2011, 20% of the sports lottery market from sales of 19 billion Yuan, were accrued in China. Li et al. (2012) are of the view that sports lottery advances financial and social improvement through the arrangement of work, the boosting of buyer spending, the age of duty earnings, not overlooking the advancement of different enterprises, for example, correspondence, transport, assembling, fund and notice.

Ghana is at present confronted with a sovereign obligation emergency, rising loan fees, strategy slippages and outer stuns which have hosed the nation's medium-term possibilities. As at the year 2014, the nation's obligation to-GDP proportion was 67.6% provoking the nation to pursue an IMF restriction program which has put tough guidelines on the economy, for example, the freezing of work into the open segment and the expulsion of endowments on fuel utilization and utilities (Economics, 2016; Ghanaweb, 2015). There is in this manner the requirement for the nation to give more consideration to income boosting enterprises like the games lottery industry, so as to create more income for the economy as narrative confirmations, similar to that of the UK referred

to above, show that the games betting industry is a worthwhile endeavour which can bring a country bunches of income. Exploiting the general intrigue of betting in sports, sports lottery has become a significant wellspring of open income opportunity in numerous nations with legitimized sports lotteries (Li et al., 2012). Income produced from sports lotteries have regularly been utilized to improve social government aides, instruction, and sports. In China for example, incomes produced from sports lottery have been reserved for sports improvement as sports assume an extremely crucial job in many countries of the world. Incomes reserved for sports advancement are as a rule utilized for sports advancement, development of sports offices, games facilitating, and sports improvement (L. L. Mao, Zhang, & Connaughton, 2015).

Notwithstanding its positive impact to the progression of national turn of events, sports lottery can likewise realize a sort of betting conduct which could here and there bring about genuine social issues, for example, issue betting and wrongdoing related exercises like the utilization of opiate drugs (Grote & Matheson, 2011). It is in this manner desperate to recognize and inspect the interest determinants the interest for sports lottery in Ghana.

Despite the fact that the normal discerning purchaser is expected to settle on his decision of interest for sports lottery dependent on the item traits, buyer socioeconomics and advertising factors (Mao, 2013), examines have demonstrated that the desire of social improvement combined with the fantasy about climbing into higher social classes is a key inspiration driving the interest for lotteries. As needs be, disparities in financial and societal position slings the continuous and exceptional utilization of lottery betting (Kaizeler & Faustino, 2008). In Ghana salary imbalances have keep on augmenting albeit a few steps have been made in financial development and destitution decrease (UNDP, 2014). This undeniably imbalance hole between among the masses, requires a glance at the interest for sports lottery in the Ghanaian economy.

A great part of the observational proof from sports betting has been gathered from lottery concentrates in the U.S.A, U.K., China, Spain, and Canada. To date there are no experimental examinations that give any observational investigation on lottery games in Ghana, subsequently the requirement for this investigation. This investigation tried to figure out what impacts the interest for sports lottery in Ghana by taking a gander at the qualities of sports lottery supporters in Ghana and how these attributes impact their interest for sports lottery. Since this investigation is the absolute first of its sort in the nation, it would fill in as a platform for additional examination to be done in the zone of sports lottery. In view of the qualities of respondents, potential financial specialists into the business could be guided in their choices to set up more games lottery organizations in the nation.

2.2 The Government Lottery

Ghana's gaming industry is extensively sorted into lottery and different rounds of possibility. The National Lottery Authority and Gaming Commission are ordered to manage the previous and last separately. Different Games of chance class is additionally partitioned into gambling club activities, sports betting, course tasks, scratch card tasks and limited time rounds of possibility. Of these, the gambling club.

Of these, the club business is viewed as the most profoundly managed in Ghana as it has a solid nearness in the Ghanaian economy. The club business, alongside different enterprises under 'rounds of possibility' became sanctioned in 2006 with the order of the Gaming Act, 721, (Act 2006). The Gaming Commission of Ghana manages, screens, regulates and controls exercises of administrators in this industry, producing income for the state all the while.

The Ghanaian betting industry is one of the quickest developing and liberal areas in the West African sub district and is completely lawfully directed by the Gaming Commission of Ghana (GCG). The Ghanaian gaming industry was previously regulated under the Lotteries and Betting Act, 1960 (Act31), the Football Pools Authority Act 1961, (Act 78) the Gambling Machines Decree 1973 (NRCD 174) and Casino Licensing Decree 1975 (NRCD 320). Until the establishment of the Gaming Commission, the Ministry of the Interior had oversight responsibility for the regulation of Casinos and other games of chance (Aflakpui & Oteng-Abayie, 2016).

The growth in the Ghanaian gaming industry as of late has likewise raised genuine worries on whether existing laws are satisfactory with respect to managing and controlling the blast of the business. Progression in innovation and development of the gaming business implies existing guidelines must be evaluated to get together with current patterns. Mutuku (2013) talked about how the Betting Lotteries and Gaming Act, Chapter 131 served the industry in Kenya well until casinos grew in the early 1990s.

2.3 Casino Industry

With under 10 authorized betting houses in Ghana as at 2009, the Casino business was the least marketed betting movement in the nation contrasted with Sport Betting and Lotteries. All the authorized Casinos were sited in the significant urban areas of Ghana-Accra, Kumasi, and Tema. Albeit little by Las Vegas guidelines, Ghana was home to four significant land based gambling clubs and these were opened for the most part in the evenings (Roy, Mailhot, Gosselin, Paquette, & Peretz, 2009).

The most punctual gambling clubs that were set up included La Palm Casino, Millionaires Casino (Accra), Millionaires Casino (Kumasi) and Golden Dragon (Tema) which offered games, for example, big stake openings, video poker machines, table games, American roulette, 3 card poker and gambling club holdem among others. Betting at online club is completely lawful in Ghana as stated by (Mbasi 2013), nonetheless, numerous Ghanaians don't bet online for the most part since they can't bear the cost of personal computer or web get to. In spite of the fact that not that numerous Ghanaians bet on the internet because of the absence of reasonableness of PCs and web get to. In the midst of web use in Ghana being quickly expanding as progressively Ghanaian access web, there were numerous outside and Ghanaian gambling clubs that had been given web-based gaming permit by the Gaming Commission of Ghana.

2.4 Football betting

Football betting is famous among youngsters, school and college students, office laborers and working class pay workers. Two frameworks are utilized to work this business. Initially, wagers and instalments pass legitimately among administrators and speculators without bank exchanges. This framework is bound to a restricted gathering of players.

Football betting in Ghana is a type of betting for the innovative age and over the last 10 years has gotten worldwide. Card sharks can put down a wager without moving, by methods for phones, fax machines, satellite TV and electronic bank moves. Thai players would prefer to wager on universal matches than neighbourhood matches, following the games which are communicated on TV and radio. English football is the most well-known, trailed by Italian, French, Spanish and German football (Aboagye & Yawson; Glozah et al., 2019).

2.4.1 Market structure of football betting business

The Casino business, a famous wellspring of gaming and recreational movement has been perceived as a fitting device for battling joblessness on the grounds of having the option to overcome any issues among advancement and the economy (Oteng-Abayie, Amanor, & Frimpong, 2011). It is apparent that the Gaming Industry has become a concentrate today in the financial advancement of Ghana, with solid signs to recommend that club offices are not working at their full-scale effect or limit.

Oteng-Abayie (2011) features a portion of the causes as aftereffect of low quality of administration in fulfilling abundance need or twisting capital assets in the business. Different donors included almost no or no impetuses for staff to help improve both individual and group exhibitions or to document set targets and low quality of administrations rendered to customers or punters. From the differing implications given to this idea it proposes that gaming organizations should be socially dependable to profit themselves by giving satisfactory impetuses to staff and improving the nature of administrations when all is said in done. This will improve laborers' way of life and convert into better existences of families. Laborers will work more diligently to expand benefits and this will draw potential purchasers, this will build capital and loaning can satisfy getting needs step by step, expanding benefit results. At long last, the gaming area in improving the lives of laborers will go far to improve the results for investors which propose corporate social duty has such a great amount to profit all premium gatherings.

2.4.2 Other aspects of football betting

Cole, Barrett, and Griffiths (2011) further test the fantasy that punters or card sharks are socially latent by displaying that (80%) out of 900 and twelve (912) individuals in their examination favoured playing their games with adored, loved ones particularly. Further, their investigation uncovered that seventy-six percent (76.2%) and seventy-five percent (74.7%) of guys and females individually in the examination generally made incredible companions inside the gaming condition. Their investigation suggests that betting fill in as media through which individuals can help out one another and structure critical and significant relationship. For (Krotoski, 2004), national betting enables and fortifies total collaboration and accordingly bringing about the forming of noteworthy national advancement just as close to home strengthening. An examination by Weibel, Rost & Osterloh. (2007) g with others. This may control punters to search out social association with other human players inside the gaming condition. This takes into account systems administration and relationship building and along these lines will in general increment work openings inside the gaming field (Sewor, 2019; Weibel, Rost, & Osterloh, 2007).

Another investigation by (Lei & Wu, 2007) recommended that betting may give youngsters strategies for setting up their own special business contacts. The unfathomable proportions of data and correspondence openings that are accessible and available on the web gives the masses huge scope of roads that speculators can utilize. Lei and Wu (2007) expressed further that the use of web can be impacted by fatherly connection web use can be affected by fatherly connection, with the case that youthful young people who feel separated from their folks go to web betting so as to find important connections. These contentions appear to suggest that the web may fill in as a buffering framework that guides social advancement just as engaging people who may experience insufficiencies in genuine situation to altogether shape connections on the web.

A study by (Jansz & Martens, 2005) appears to strengthen the contention that betting may not really be a hindrance to social improvement of players or punters. They propose that card sharks who have matured past youth could live independently from their watchmen and could keep up enormous nostalgically self-improvement and associations with others. This examination investigated and exhibited that speculators can develop successfully considering step by step game play. In order to have the ability to live unreservedly from their families, card sharks must have the ability to keep up a work and consistent compensation, and the ability to keep up critical relationship prescribes that players are successfully prepared to investigate the social complexities of the natural events.

2.5 Casino betting

Casinos, all the more reasonably portrayed as "Betting sanctums", are illicit in Thailand. In prior investigations of gambling clubs, they isolate into 3 levels. Enormous sorted out club, however not as extensive as those in Las Vegas, ought to be put at the top while little neighbourhood betting caves are set in the centre. The base level is the gathering of temporary betting lairs or "flying gambling clubs" which frequently move here and there. In the more current investigations of this subject, club are partitioned into four sorts, to be specific, home/flying gambling clubs, local changeless club, club in neighbouring nations, for example, Laos or Cambodia, and club in different nations like USA or Australia.

2.6 Neighbourhood Gambling

Sloman, Wride, and Garratt (2006) states that holding every single other variable unaltered, the amount of a decent requested at a point in time will fall as its value rises and the other way around. This shows a converse connection between the cost and the amount requested of the positive qualities being referred to. At the end of the day, cost is the primary determinant of interest. There are anyway different factors separated from value, which impact the interest for a decent; some of which incorporate, the cost of other related items, taste/inclination, salary and the desire for a future ascent or fall in value levels. The fulfillment one gets from the utilization of an item is alluded to as utility and is estimated in utils (Sloman, 2006). The interest for sports lottery is delegated an utilization decent as it gives one utility(Conlisk, 1993). Like some other great, the interest for sports lottery is likewise controlled by factors other than cost, one's age, sexual orientation, religion, conjugal status, business status among different variables.

2.6.1 Economic and social impact

Beckert and Lutter (2013) show that age is a significant determinant of demand for sports lottery; younger males are more prone to engage in sports lottery. Humphreys and Perez (2010) show that the probability that one would take part in sports as they develop in age was more uncertain. Mao (2013) additionally shows that youthful guys were increasingly inclined to participate in the movement of sports lottery.

Ignatin (1984) opined sports bettors will in general be urban, white collar class guys, who invest a greater amount of their energy and cash on entertainment and get-away. This affirmation is predictable with Humphreys and Perez (2010) that sports bettors are averagely youthful guys with

genuinely high earnings. (Grote & Matheson, 2011) likewise demonstrated that sports lottery is a male commanded movement. (Humphreys & Perez, 2010) likewise saw that sports bettors tend as jobless guys. This seems conflicting to discoveries most different investigations. Mao (2013) anyway demonstrates that past examinations have indicated that the heaviest lottery players are youthful, poor, uneducated single men who live in urban zones and have a place with strict gatherings, for example, the Catholics and furthermore will in general have a place with explicit American minorities.

Grote and Matheson (2011) appear from past investigations that the degree of one's training is contrarily identified with the offer of lottery tickets as those with lower levels of instruction will in general take an interest more in sports lotteries. Humphreys and Perez (2010) could anyway not set up a particular connection between instructive levels and sports lottery as their discoveries seemed, by all accounts, to be to some degree blended. Mao et al (2015) from their examination reasoned that training has a constructive and noteworthy impact on the interest for sports lottery; it was inferred that lion's share of the members in sports lottery were for the most part individuals who had sought after advanced education and this finding repudiates that of past investigations. (Ariyabuddhiphongs, 2011) shows that training is adversely identified with the interest for sports lottery; the higher an individual's instructive level, the littler the likelihood that he will take part in sports lottery. Beckert and Lutter (2013) showed that instructive fulfilment apparently played critical jobs; the less taught were bound to spend more on lottery.

Mao et al. (2013) show from their examination that a more popularity for sports lottery can be connected to territories in China with higher pay levels. Humphreys and Perez (2010) additionally show that sports bettors will in general have higher livelihoods. (Eisenhauer, 2005) substantiates this reality by expressing that higher salary people will in general have high resistance for

budgetary dangers as are bound to face the challenge of participating in sports lottery. Matheson and Grote (2011) demonstrated that where salary levels were low, the flexibility of interest for lotteries was inelastic; implying that a more prominent level of pay was spent on lottery items. Beckert and Lutter (2013) anyway demonstrated that people with low salary levels were inclined to participate in sports lottery as they viewed themselves as socially baffled; so in an offer to enhance their social statuses, they would take part in sports lottery as they had trust that their monetary fortune, considering their present financial situations, could pivot.

Matheson and Grote (2011) indicated blended outcomes on the impact of joblessness on the interest for sports lottery; some demonstrated a positive relationship though others demonstrated a negative relationship with some indicating no relationship by any stretch of the imagination.

Mao et al. (2015) reasoned that those with wards are increasingly inclined to purchasing lottery tickets as they accept they could win and utilize the returns acquired to cook for their wards.

Perez (2010) demonstrated that successful cost is negative and exceptionally noteworthy, consequently a descending inclining request bend which shows that supporters of sports lottery react to the incentive for cash. Matheson and Grote (2011) looked to decide if there was a connection between lottery deals and the viable value (the ostensible ticket value less the normal return) and understood that from before examines, there was no huge impact of the successful cost on the offer of lottery tickets. From later examinations, it was understood that there was a huge, anyway negative connection between the takeout rate (which is once in a while used to compute the successful cost) and lottery deals; whenever the takeout rate was higher, lottery deals would decrease and the other way around. It assembled that if the interest for lottery deals were flexible, a lower takeout rate would cause an expansion in government incomes. In nations like Taiwan and

United Kingdom, where the interest was inelastic, governments would build incomes by giving higher takeout rates.

2.6.2 Political impact

Without a doubt, the illicit betting organizations have additionally made the development of unlawful finances which might be utilized in what is known as "cash legislative issues". This illicit cash, for sure, originates from the super-benefits of the unlawful betting business. This cash is frequently used to make systems both at the neighbourhood and national political levels. These systems, thusly, are misused by associations with the end goal of vote-purchasing in races. Lawmakers, inevitably, exploit through their position and influence to usurp this cash (Vongsinsirikul, 2010).

Due to negative impacts of the unlawful types of betting, governments have endeavoured to smother them yet it is by all accounts fizzled. Accordingly, a methodology of legitimization to unlawful types of betting is brought up in the Thai open. Without a doubt, the sanctioning issue is delicate to people in general and the popular suppositions are separated into 2 camps, supporting and contradicting the betting authorization. Most reviews report a comparable outcome despite the fact that my own two studies, which are that contradicting conclusions are somewhat higher than supporting sentiments, around 52% to 48%. Be that as it may, the contentions against this methodology appear to be more honed and progressively huge.

2.7 Effects of Betting/Gambling

There have been various investigations directed on betting and its unfavourable consequences for its members. Vongsinsirikul (2010) conducted an examination in Croatia on Predictors of

unfriendly betting related outcomes among juvenile young men. The points and goal of this examination was to inspect the predominance of various sorts of outcomes among an immense example of Croatian juvenile young men, additionally to look at the addictive changed impacts of subjective, inspirational and conduct factors that were analysed as the indicator of different arrangements of betting results. The examination utilized accommodation testing procedure to test 1330 male secondary school understudies from various areas in Croatia to take an interest in the exploration and received the cross-sectional plan. A two five-advance hierarchal relapse examinations were utilized and the outcomes for this investigation represent that high extent of these youths bet and the greater part of these teenagers are either at an extraordinary danger of being considered as issue speculators or are now issue card sharks. The examination likewise demonstrated relational and money related results related with a higher recurrence of betting.

2.7.1 Adverse Psychosocial effects

In 2019, Livazović and Bojčić (2019) conducted a study on the problematic gambling in adolescents and its psychosocial effects. The aim of this study was to examine the role family and the immediate environment plays in an adolescent's gambling behaving and most importantly its negative effects in relation to psychosocial and financial effects in Croatia. The results of this study illustrate a significant relationship between adolescent gambling behaviour and severe psychosocial consequences. Males illustrated an undoubtedly higher gambling consequences on all scales.

2.7.2 Cognitive Distortion

Relating seriousness of betting to intellectual bends in a delegate test of issue speculators. The point of this investigation was to analyse the relationship between subjective contortions and issue betting. This examination was a phone overview of 8015 respondents in Toronto Canada, who were 18 years and more seasoned, and have burned through \$100 or more on betting in the earlier year. The examination was a subjective research which was led through meetings. Dependability examinations and direct relapse was done to foresee the solidarity to which look into members embraced subjective bends on the composite GCQ scale. Aftereffects of this examination indicated that the seriousness of betting issues was decidedly connected with the quality of subjective twists embraced. This implies individuals with genuine betting issues are more probable embrace psychological contortions about betting than others with less genuine betting issues (Cunningham, Hodgins, & Toneatto, 2014).

2.7.3 Financial Implications

In Britain, Barnard et al. (2014) conducted a research on the Relationship between gambling, debt and financial problems. The examination planned for inspecting why speculators practically all the time end up in obligations, and furthermore to investigate the issue from the point of view of card sharks themselves. The examination embraced the subjective methodology, the premise of the investigation's information is a natural model which looked to get the assorted degrees of individual and ecological components that influences individuals' financial choices, these elements incorporate psychological elements, control and impulse, standardizing spending, asset and financial the executives, and the credit condition. The investigation utilized purposive testing to ensure that the examination gets a different scope of perspectives and encounters. Players in the

uncontrolled classification were depicted by having an uncontrolled betting spending conduct yet rather a controlled methodology regarding things like family unit charges, shopper merchandise and excursions. A few members didn't put forth any attempt as far as possible on their betting spending, additionally there were other people who discovered it difficult to cling to their purposeful cutoff points, in spite of their endeavors. Conversely, these members set cutoff points to their week after week shopping financial plan, occasion spending and by and large spending and holding fast as far as possible easily. Uncontrolled spenders were progressively disposed to have a controlled methodology towards their betting spending, but instead an uncontrolled methodology over their general spending. Members perceived this is because of their absence of sufficient budgetary administration aptitudes. Riotous spenders were members who spent beyond what they can manage the cost of both on betting and general spending and this drove them to genuine obligations. Members in this classification obtain cash from companions, family and partners so as to pay for things, for example, gas and electric bills, lease or food, and even to pay betting obligations. Members conceded this regularly brings about a perilous pattern of getting and spending.

2.7.4 Suicidal Ideation and attempts

Wardle et al. (2014) conducted a study on suicidal thoughts and attempts. The goal of this investigation were to discover the relationship between issue betting and the experience of self-destructive musings, self destruction endeavors and non-self-destructive self-hurt among grown-ups living in England, and furthermore to inspect how this affiliations are influenced by various socio-segment, monetary and wellbeing attributes of people. The investigation decided on a cross-sectional clear and relapse examinations utilizing both quantitative and subjective research

techniques. Analysts of this investigation utilized delineated irregular likelihood inspecting plan and self-regulated survey was utilized to gather quantitative information; with members entering their reactions into a PC. Then again, subjective information were accumulated up close and personal utilizing PC helped meeting. The examination inferred that one out of five issue card sharks have been pondering self destruction; that is 19.2% and one out twenty (4.7%) had made a self destruction endeavor inside a year prompting the exploration. The examination likewise presumed that hazardous speculators were bound to be youthful male grown-ups, single, have barely any capabilities and living in a leased settlement. Also considering those who had made suicide attempts in the previous year, (5.2%) were problem gamblers and (4.9%) were at-risk-gamblers (Wardle et al. 2014)

2.8 Theoretical frameworks

2.8.1 Social Learning Theory

Albert Bandura's social learning theory says that individuals learn from one another through observation, modelling and imitation. Majority of human behaviour is learned observationally through modelling: this is when an individual form a concept of how a new behaviour is performed, and later this coded information serves as guide for action. The theory explains human behaviour through in terms of continuous reciprocal interaction between cognitive, behavioural and environmental influences Bandura (1997). According to this theory family members, significant others and peers play a vital role in the gambling behaviour of an individual and they often serve as significant models for gambling (Bandura 1986). Gambling behaviour can be learned through observation, modelling and imitating what one sees from the immediate environment. Social learning theory also suggests that problematic gambling can be learned by observing the behaviour

of models who continue to gamble even when its problematic and affecting them negatively (Bandura, 1978).

2.8.2 Social Conflict Theory

Karl Marx's social conflict theory (1848) suggests that society is in a state of perpetual conflict because of competition for limited resources. He further explained that social order is maintained by domination and power, rather than consensus and conformity. According to this theory, those with wealth and power try to hold on to it by any means possible, especially by suppressing the poor and powerless. As a result, the rich take advantage over the poor to exploit them. Connecting this theory to this study, these soccer betting companies are owned by rich people. They have agencies and network branches in developing countries such as Ghana, Nigeria, Kenya and Uganda. These companies use social media and mass communication platforms to advertise and attract the youth; who are mostly unemployed, through this they exploit every little money in the pocket of these unemployed youths who are so desperate and eager to better off their life. From the above, it has been explained how the social conflict theory is applicable in this study (Bartos & Wehr, 2002; Esteban, Mayoral, & Ray, 2012).

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter focuses on the collection of data, measurement and the analysis of the data. It also discusses all the approaches to the study. This chapter specifically lays out the study design, the population of the study, the sample and sampling technique adopted for the study. The chapter also discusses the instrument used for data collection from the research participants and how the data gathered was analysed. The validity and reliability of the instrument adopted will be discussed. Discussions on the ethical considerations undertaken during the course of this study would also be present in this chapter.

3.2 Research Design

The study is a quantitative study which uses cross-sectional survey design because research participants were made to complete questionnaires at a time and seeks to obtain self-report information. The study adopted cross-sectional design solely for the fact that it enables the researcher to use different groups of people who have different variables of interest and share some characteristics. It is appropriate to use quantitative research approach due to the purpose of the study and the objectives and research tools used.

3.3 Population

Study population refers to the set of individual units from which the sample is taken from. The target population for this research was the youth of Greater Accra Region.

3.4 Sample and Sampling techniques

Sampling is the action or process of choosing units (people) from a population of interest so that when you conclude the study of your sample, you may reasonably generalize your findings or results back to the population from which they were chosen (Yates, 2004). Often, it is almost impossible to study the whole population for the study as a result of numerous factors. In cases like this, the researcher tends to use a portion of the population for the study. This portion of the population used is referred to as a sample. A sample is a subset of a population selected to participate in the study

Convenience sampling will be used to select participants from the population, the researcher administered the questionnaire to any soccer gambling youth available in the Greater Accra Region.

3.5 Measures or Instrumentation

In this study, two main sources of data were used; the primary data and the secondary data. Secondary data are information collected by others for some certain purpose which could be different from or similar to that odd a researcher who opts to use same information (Saunders, Lewis, & Thornhill, 2007). Secondary data was collected from various sources such as online journals and books.

Primary data are data will be collected by the researcher from first-hand sources. Some primary data sources are interviews, questionnaires, survey and observations. With respect to this study, the researcher used questionnaires to collect data from the respondents. The questionnaires would be strategically designed to give answers to the research questions the study sought to answer. As a result of this, the questionnaires would be designed in conformity with the research questions and the objectives of this study. The Canadian Problem Gambling Index (Harold J. Wynne, 2001) was used to collect data. The Canadian Problem Gambling Index contains 33 items with Cronbach's alpha of ($\alpha=.83$).

3.5.1 Validity

Validity is used to check the quality of the data and the results; it is the degree to which a measure accurately represents what it is supposed to measure (Hair, Black , Babin, Anderson, & Tatham, 2010). The validity of The Canadian Problem Gambling Index is (.83). This scale has been used by many researchers.

3.5.2 Reliability

Reliability can be conceived as the assessment of the degree of consistency between multiple measurements of a construct (Hair, Black , Babin, Anderson, & Tatham, 2010). The reliability of The Canadian Problem Gambling Index is ($r = .81$)

3.6 Data Analysis

Data analysis was done in relation to the (three) objectives of the study which were listed in the first chapter of the study. The study being a quantitative research, data gathered from the

questionnaire was analysed quantitatively through using tables, graphs and charts. Statistical tool, Statistical package for social sciences (SPSS) was used in coding the numerous responses and variables for the study. Independent T-test was used to analyse all three hypotheses and drawing of various results out of the response for the study.

3.7 Ethical consideration

During the course of the research, respondents to the questionnaire will be assured of their privacy and their anonymity; thus, no response can be traced back to them in any way. Reference to various people whose work were used in this study were deservedly acknowledged and quoted. Individuals who will participate in this research, did so voluntarily and were not coerced in any way. They will also be made aware they had the freedom to withdraw from the research at any time. Firstly, the researcher sorts the permission of respondents and objectives of the research was fully discussed with the participants before data gathering commenced.

CHAPTER FOUR

RESULTS AND DISCUSSION

4.1 Introduction

This chapter shows the findings of the collected data. The analyses were structured and evaluated according to the main research objectives. In the one hundred and twenty (120) questionnaires issued, 100% of the questionnaires was used for the analysis. The demographic characteristics of the respondents include age groups, sex, marital status, religion and education. Additional data included the effects of soccer gambling on the youth of Greater Accra Region.

4.2 Profile of Respondents

The study participants are demographically distinguished by age groups, marital status, religion and education. Most of the respondents interviewed were males (54.17%). Majority of study participants involved in betting are between the age twenty-one and thirty as shown in table 4.1.

Table 4.1 Socio-demographics Characteristic of the Study Population

Variables	Frequency	Percentage (%)
Gender		
Male	65	54.17
Female	55	45.83
Age		
10-20	11	9.17
21-30	95	79.17
31-40	13	10.83
41-50	1	0.83
Religion		
Christian	110	91.67
Muslim	9	7.5
Traditionalist	1	0.83

Marital Status		
Single	14	11.67
Married	97	80.83
Divorced	9	7.5
Level of Education		
Primary	2	1.67
Secondary/Technical	60	50.0
Diploma	13	10.83
Degree	41	34.17
Postgraduate	3	2.5
None	1	0.83

(Source: Field data, 2020)

Figure 4.1 shows that most of the study participants interviewed during the study are unemployed or maybe not be involved in form of work.

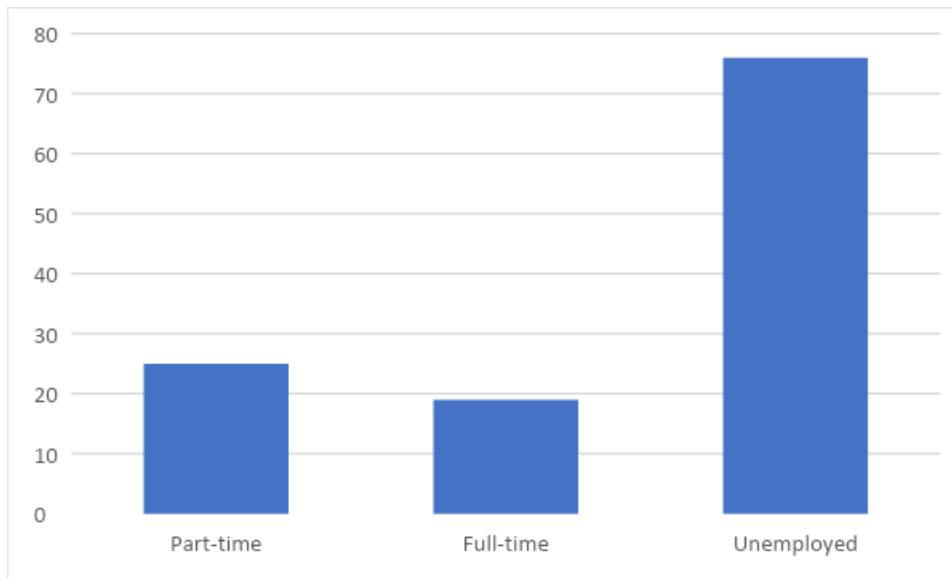


Figure 4.1 Employment Status

During the study, all the respondents interviewed had betted or spent money on soccer gambling before.

Table 4.2 Gambling

Variables	Frequency	Percentage (%)
Have you had a bet or gambled before		
Yes	120	100
No	--	--
How often did you bet or spend money on soccer gambling		
Daily	39	32.5
Weekly	64	53.33
Monthly	15	12.5
Yearly	2	1.67

(Source: Field data, 2020)

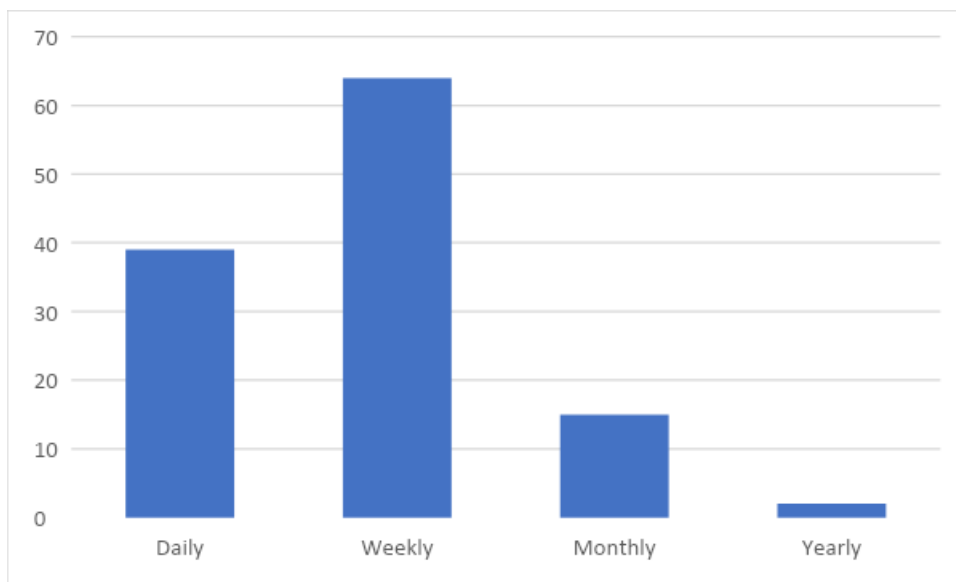


Figure 4.2 Often did you bet or spend money on soccer gambling

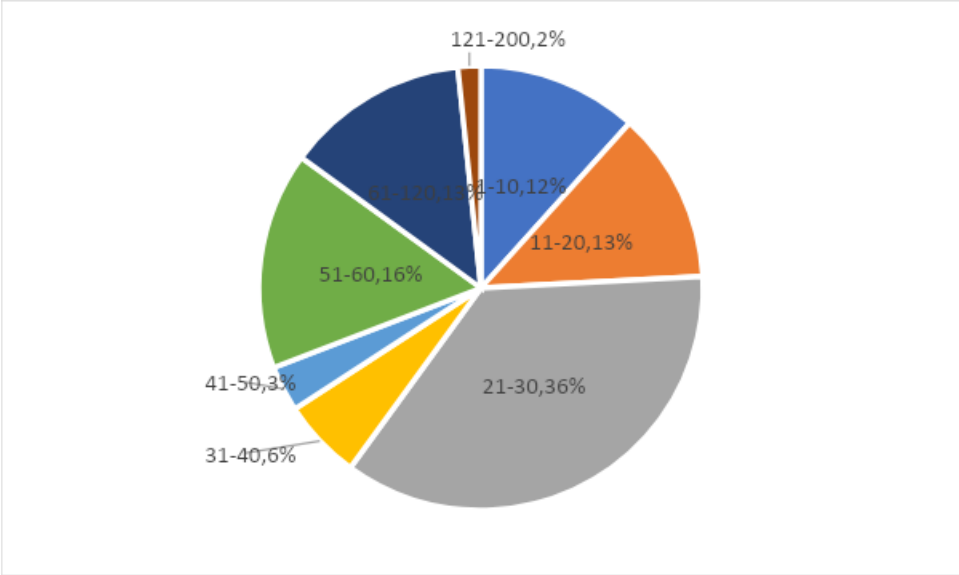


Figure 4.3 Money spent on betting or gambling

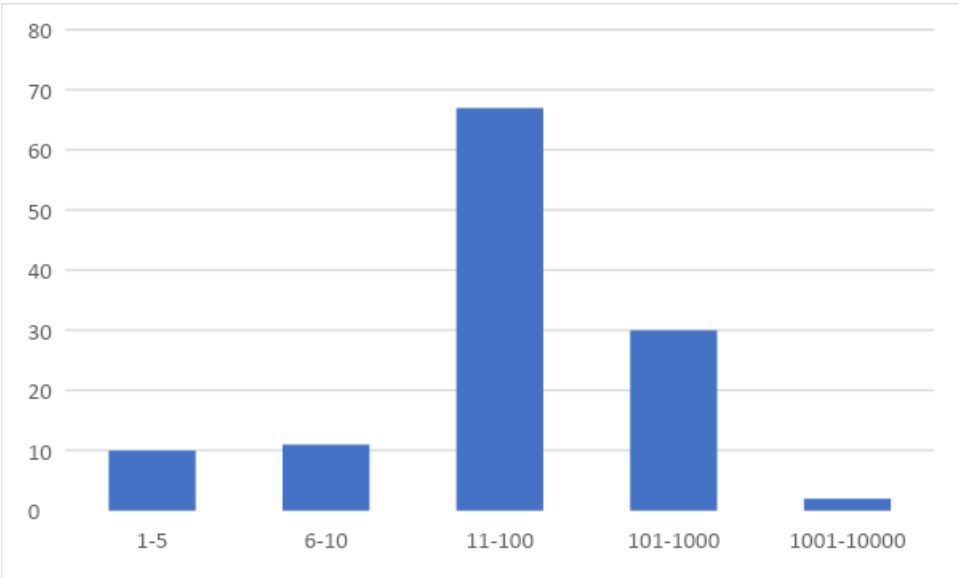


Figure 4.4 Largest Amount of Money spent on Betting

VARIABLES	Frequency (%)			
	Never	Sometimes	Most of the time	Almost always
How often have you lied to family members or others to hide your gambling?	11 (9.17)	53 (44.17)	17(14.17)	39 (32.5)
How often have you felt that you might have a problem with soccer gambling?	10 (8.33)	42 (35.0)	32 (26.67)	36 (30.0)
How often have you felt like you would like to stop betting money or soccer gambling, but you didn't think you could?	13 (10.83)	37 (30.83)	27 (22.5)	43 (35.83)
How often have people criticized your betting or told you that you had a soccer gambling problem, regardless of whether or not you thought it was true?	11 (9.17)	29 (24.17)	27 (22.5)	53 (44.17)
How often have you felt guilty about the way you soccer gamble or what happens when you soccer gamble?	46 (38.3)	41 (34.17)	13 (10.83)	20 (16.67)
How often has soccer gambling caused you any health problems, including stress or anxiety?	23 (19.17)	27 (22.5)	18 (15.0)	52 (43.33)
How often has your soccer gambling caused any financial problems for you or your household?	36 (30.0)	39 (32.5)	18 (15.0)	27 (22.5)

VARIABLES	Frequency (%)			
	Never	Sometimes	Most of the time	Almost always
How often have you bet more than you could really afford to lose?	19 (15.8)	30 (25.0)	26 (21.67)	45 (37.5)
How often have you bet or spent more money than you wanted to on soccer gambling?	36 (30.0)	34 (28.3)	15 (12.5)	35 (29.17)
How often have you needed to gamble with larger amounts of money to get the same feeling of excitement?	19 (15.83)	52 (43.33)	21 (17.5)	28 (23.33)

How often have you gone back another day to try to win back the money you lost?	34 (28.33)	41 (34.17)	22 (18.33)	23 (19.17)
How often have you borrowed money or sold anything to get money to soccer gamble?	37 (30.83)	36 (30.0)	16 (13.33)	31 (25.83)

VARIABLES	Frequency (%)			
	Strongly Agree	Agree	Disagree	Strongly Disagree
After losing many times in a row, you are more likely to win.	4 (3.33)	14 (11.67)	20 (16.67)	82 (68.33)
You could win more if you use a certain system or strategy.	5 (4,17)	8 (6.67)	34 (28.33)	73 (60.83)

VARIABLE	Frequency (%)	
	YES	NO
Do you remember a big WIN when you first started gambling?	104 (86.67)	16 (13.3)
Do you remember a big LOSS when you first started gambling?	102 (85.0)	18 (15.0)
Has anyone in your family EVER had a gambling problem?	59 (49.17)	61 (50.83)
Has anyone in your family EVER had an alcohol or drug problem?	63 (52.5)	57 (47.5)
Have you used alcohol or drugs while gambling?	28 (23.33)	92 (76.67)
Have you gambled while drunk or high?	39 (32.5)	81 (67.5)

Have you felt you might have an alcohol or drug problem?	30 (25.0)	90 (75.0)
--	-----------	-----------

VARIABLE	Frequency (%)	
	YES	NO
If something painful happened in your life, did you have the urge to gamble?	47 (39.16)	73 (60.83)
If something painful happened in your life, did you have the urge to have a drink?	39 (32.5)	81 (67.5)
If something painful happened in your life did you have the urge to use drugs or medication?	26 (21.67)	94 (78.33)
Have you been under a Dr's care because of physical or emotional problems brought on by stress?	30 (25.0)	90 (75.0)
Was there ever a time when you felt depressed for two weeks or more in a row?	63 (52.5)	57 (47.5)
Have you ever seriously thought about committing suicide as a result of your gambling?	30 (25.0)	90 (75.0)
Have you ever attempted suicide as a result of your gambling?	19 (15.83)	101 (84.17)

4.3 Advanced (Inferential) Analysis

Independent Sample t-test provides the comparison of means of two independent groups in order to determine whether there is statistical difference in population means. The hypotheses are tested based on the observed frequencies as presented in the tables below.

It was hypothesized:

H₀: There is a significant difference between males experiencing adverse consequences after soccer gambling than females.

H₁: There is no significant difference between males experiencing adverse consequences after soccer gambling than females.

A twelve-criteria Likert scale were considered to investigate the between males experiencing adverse consequences after soccer gambling than females. The mean response values as shown in the table below, males experienced adverse consequences after soccer gambling than females.

Table 1.5 Mean Values of Adverse Consequences

	Gender	Freq. (%)	Mean	Std. Deviation	Std. Error Mean
Experience adverse consequences after soccer gambling	Male	65 (54.17)	1.62	.786	.088
	Female	55 (45.83)	1.38	.720	.087

(Source: Field data, 2020)

In respect of males experiencing adverse consequences after soccer gambling than females, the independent sample t-test statistics in the table below gives a p-value (<0.05) of 0.06 which is more than the significant level of 0.05. The null hypothesis is therefore not rejected.

Table 1.6 Independent Sample T-test for Equality of Means

		t	df	Sig. (2- tailed)	Mean Dif.	Std. Error Dif.	95% Confidence Interval of the Difference	
							Lower	Upper
Experience adverse consequences after soccer gambling	Equal variances assumed	1.909	146	0.06	0.238	0.125	-0.008	0.483
	Equal variances not	1.920	145.66	0.06	0.238	0.123	-0.007	0.482

It was hypothesized that:

H₀: There is a significant difference between gamblers who endorse cognitive distortions and gamblers who do not endorse cognitive distortions.

H₁: There is a significant difference between gamblers who endorse cognitive distortions and gamblers who do not endorse cognitive distortions.

The scale was considered to investigate the significant difference between gamblers who endorse cognitive distortions and gamblers who do not endorse cognitive distortions. The mean response values as shown in the table below, gamblers who do not endorse cognitive distortions was higher than gamblers who endorse cognitive distortions.

Table 1.3 Mean Values of Gamblers who endorse cognitive distortions

	Mean	Std. Deviation	Std. Error Mean
Gamblers who endorse cognitive distortions	3.35	0.748	0.084
Gamblers who do not endorse cognitive distortions	3.43	0.742	0.089

(Source: Field data, 2020)

Respondents were assessed on the significant difference between gamblers who endorse cognitive distortions and gamblers who do not endorse cognitive distortions, the independent sample t-test statistics in the table below gives a p-value (<0.05) of 0.48 which is more than the significant level of 0.05, therefore no statistical difference. The null hypothesis is therefore not rejected.

Table 1.4 Independent Sample T-test for Equality of Means

		t	df	Sig. (2-tailed)	Mean Dif.	Std. Error Dif.	95% Confidence Interval of the Difference	
							Lower	Upper
Endorse cognitive distortions	Equal variances assumed	-0.706	146	0.48	-0.087	0.123	-0.339	0.156
	Equal variances not	-0.706	143.64	0.48	-0.087	0.123	-0.329	0.156

(Source: Field data, 2020)

It was hypothesized that:

H₀: There is a significant difference between soccer gambling youths who experienced financial problems and youths who do not experience financial problems.

H₁: There is a significant difference between soccer gambling youths who experienced financial problems and youths who do not experience financial problems.

The scale was considered to investigate the significant difference between soccer gambling youths who experienced financial problems and youths who do not experience financial problems. The mean response values as shown in the table below, youths who experienced financial problems had a higher mean value than youths who do not experience financial problems.

Table 1.3 Mean Values of Clients who have Received Therapy

	Mean	Std. Deviation	Std. Error Mean
Youths who experienced financial problems	1.28	1.17	0.131
Youths who do not experience financial problems	1.22	1.187	0.143

(Source: Field data, 2020)

In respect of soccer gambling youths who experienced financial problems and youths who do not experience financial problems, the independent sample t-test statistics in the table below gives a p-value (<0.05) of 0.75 which is more than the significant level of 0.05, therefore no statistical difference. The null hypothesis is therefore not rejected.

Table 1.4 Independent Sample T-test for Equality of Means

		t	df	Sig. (2-tailed)	Mean Dif.	Std. Error Dif.	95% Confidence Interval of the Difference	
							Lower	Upper
Experience of financial problems	Equal variances assumed	0.316	146	0.75	0.061	0.194	-0.322	0.444
	Equal variances not	0.315	142.59	0.75	0.061	0.194	-0.322	0.444

(Source: Field data, 2020)

4.4 Discussion of Results

4.4.1 Difference between males and females experiencing adverse consequences

The first hypothesis stated that there would be no significant difference between males and females who experience adverse consequences after soccer gambling. Scores from the analysis indicated that there was a significant statistical difference between males and females who experience adverse consequences after soccer gambling. Males scored much higher on mean values than females and with the p-value of 0.03. This means that, males experience adverse consequences more than their female soccer gambling counterparts. Thus, the null hypothesis was rejected.

In contrast, research by Hing, Russell, Tolchard, and Nower (2015) found that there was no significant difference between at-risk gamblers of both genders. Also, no significant difference was discovered for both genders for adverse health consequences such heart conditions, diabetes or cancer. Lastly, no significant difference for any other health condition. Findings of Hing, Russell, Tolchard and Nower (2015) does not support the null hypothesis being rejected.

4.4.2 Difference between those who endorse cognitive distortion and those who do not

According to the gambler's fallacy theory, an individual falsely believes that certain unsystematic event is more or less likely to occur due to results of previous events or collection of events.

Prior to the analysis, it was hypothesized that There would be no significant difference between gamblers who endorse cognitive distortions and gamblers who do not endorse cognitive distortions. And after conducting the analysis, findings discovered indicated that there was indeed no significant difference between the two variables (soccer gamblers who endorsed cognitive distortions and gamblers who did not). This implies that although soccer gambling youth of Greater

Accra Region who endorse cognitive distortions mean values may be greater than their counterparts who do not endorse it, there was no statistical difference between them. As a result, the null hypothesis was retained.

However, some previous studies have contradicted the finding that there's no significant difference between gamblers who endorse cognitive distortions and gamblers who did not (Cosenza et al. 2014; Tang and Wu 2012; Tani et al. 2018; Labrador et al. 2019) shows that every gambler endorses cognitive distortion but its significance was based on the level of gambling involvement and issues. The higher the gambling involvement and issues, the higher the cognitive distortion. These findings support the rejected hypothesis.

4.4.3 Difference between those who experience financial implications and those who do not

The third hypothesis was aimed at finding out whether there is a significant difference between soccer gambling youths who experienced financial problems and youths who do not experience financial problems. Results from the independent t-test employed to run the analysis indicated that although soccer gambling youths who experienced financial problems had higher mean value than youths who do not experience financial problems, there was no significant statistical difference. Hence, the hypothesis was rejected.

Contrasting this finding, a qualitative study conducted in Helsinki by Maria Heiskanen (2017) result's indicated gambling had serious financial implications on the gamblers themselves and their family and friends. The gamblers attributed their gambling motivation to the possibility of getting a "big win" which they think would resolve all their financial problems.

Abbott et al., (1995), Boreham et al., (1996), Lorenz and Yafee (1986) also found that the financial ramifications of cohabitating with a pathological gambler can vary from having bad credits, legal difficulties and ultimately, complete bankruptcy.

CHAPTER FIVE

CONCLUSSIONS AND RECOMMNDATIONS

5.1 Introduction

A review of the main findings of the study is provided in this chapter and thus, conclusions regarding the research aims and recommendations are drawn.

5.2 Summary of Findings

In summary, the study was conducted to assess of online sports betting/gambling and its dire consequences on the Ghanaian youth. The study adopted a quantitative research approach for achieving the research objectives. Chapter one (1) of the study reviews the research history, statement of the problem and the study was steered by three (3) hypotheses. Two theories were used to support the study. The collection of data was based on a self-administered questionnaire from the one hundred and forty-eight soccer gambling youth of Greater Accra Region who participated in the study (males 79, females 69) and the convenience sampling method was utilized in this study. All hypotheses of the study i.e. one (1), two (2) and three (3) were analyzed using the independent sample t-test.

Based on the results from the data analysis of the study, eleven (11) of the respondents were aged (10-20 years), ninety-five (95) of the respondents were aged (20-30), thirteen (13) aged (30-40) and one (1) aged (40-50) respectively. The results showed that Christians gambled more among the religions in Greater Accra Region as 110 participants were Christians, 9 were Muslims, and 1 was Traditionalist. 53.3% of participants gambled weekly, 32.5% gambled daily, 12.5% gambled monthly and 1.67% gambled yearly. 55.8% of participants indicated the largest amount spent on soccer gambling was (11-100 Ghana Cedis). Also, results from the hypothesis testing showed that

there was a significant difference between males and females who experience adverse consequences after soccer gambling, no significant difference between the soccer gambling youth of Greater Accra Region who endorse cognitive distortions and those who did not. Finally, there was also no significant difference between soccer gambling youths who experienced financial problems and youths who do not experience financial problems.

5.3 Conclusion

Based on the result derived from the data analysis, it was concluded that males experience adverse consequences much more than females. The study also proved that there was no significant difference between soccer gamblers who endorse cognitive distortions and those who did not. Again, the mean values of both groups indicate those who endorse cognitive distortions slightly edge their counterparts who did although there was no significant statistical difference. Finally, it was concluded that there was no significant statistical difference between soccer gambling youths who experienced financial problems and youths who do not experience financial problems, despite the fact soccer gambling youths who experienced financial problems had a higher mean value than those who do not experience financial problems.

5.4 Recommendations

On the basis of study results, the following recommendations are made:

1. Policies should be formulated to ensure that soccer gambling companies are mandated by law to establish and fund at least one gambling help centre in each region that will provide information to individuals and also to provide support to gamblers who are experiencing adverse consequences as the result of their gambling behaviour.
2. Gambling laws should also be strengthened to ensure that youth below the age of eighteen (18) are not allowed to engage in this activity. And whoever stakes a bet as proxy for these minors should be held accountable by new gambling law policies.
3. From the study, it was revealed that majority of the participants either staked bet weekly or daily. So, structures should be put in place by both the soccer gambling companies and the gambling commission of Ghana to ensure that each gambler has a limited number of bets and amount they can stake a day and within a week.
4. Lastly, the Gambling Commission of Ghana should embark on a mission to educate the youth on the detrimental ramifications of soccer gambling and on why there's more to lose than to gain from engaging in this activity.

5.5 Future Research Directions

- This study should be replicated with a larger sample, incorporating qualitative study methods to further investigate the effects of gambling on the youth in other parts of the country.
- A longitudinal research of young-adults should be conducted to monitor their gambling habits and transitions into adult gamblers. This will allow researchers to uncover a deeper understanding of some of the “trigger components” of problematic gambling.
- Furthermore, research should be focused on the cognitive distortions of gambling or betting in Ghana. These distortions could be a major motivator for their gambling behaviour.
- Also, further research should be conducted on how the advertising strategies of these betting or gambling companies may influence the gambling behavioural pattern of soccer gamblers.

REFERENCES

- Aboagye, E., & Yawson, J. A. ATTENDING FOOTBALL MATCHES IN THE ERA OF AN INCREASE IN BETTING TERMINALS.
- Aflakpui, A. A., & Oteng-Abayie, E. F. (2016). The demand for sports lottery: evidence from the city of Kumasi in Ghana. *Journal of Gambling Business & Economics*, 10(2).
- Appiah, M. K., & Awuah, F. (2016). Socio-cultural and environmental determinants of youth gambling: Evidence from Ghana. *British Journal of Psychology Research*, 4(4), 12-23.
- Ariyabuddhiphongs, V. (2011). Lottery gambling: A review. *Journal of Gambling Studies*, 27(1), 15-33.
- Bandura, A. (1978). Social learning theory of aggression. *Journal of communication*, 28(3), 12-29.
- Barnard, M., Kerr, J., Kinsella, R., Orford, J., Reith, G., & Wardle, H. (2014). Exploring the relationship between gambling, debt and financial management in Britain. *International Gambling Studies*, 14(1), 82-95.
- Bartos, O. J., & Wehr, P. (2002). *Using conflict theory*: Cambridge University Press.
- Beckert, J., & Lutter, M. (2013). Why the poor play the lottery: Sociological approaches to explaining class-based lottery play. *Sociology*, 47(6), 1152-1170.
- Cannon, L. E. (2005). Method of playing a dual betting game: Google Patents.
- Chan, S. U., & Santos, L. M. D. (2019). Probable Pathological Gambling Behaviors in Macau: Social Cognitive Theory Approach. *Journal of Social Science Studies*, 6(1), 22-32.
- Cohen, L., & Manion, L. (2007). Morrison, K. *Research Methods in Education* (pp. 82). London, United Kingdom: Routledge, Taylor & Francis Group.
- Cole, T., Barrett, D. J., & Griffiths, M. D. (2011). Social facilitation in online and offline gambling: A pilot study. *International Journal of Mental Health and Addiction*, 9(3), 240-247.
- Conlisk, J. (1993). The utility of gambling. *Journal of risk and uncertainty*, 6(3), 255-275.

- Cunningham, J. A., Hodgins, D. C., & Toneatto, T. (2014). Relating severity of gambling to cognitive distortions in a representative sample of problem gamblers. *Journal of Gambling Issues*(29), 1-6.
- Economics, T. (2016). Ghana Government Debt to GDP. Retrieved from www.tradingeconomics.com/ghana/government-debt-to-gdp
- Eisenhauer, J. G. (2005). How prevalent are Friedman-Savage utility functions. *Briefing Notes in Economics*, 66, 1-7.
- Esteban, J., Mayoral, L., & Ray, D. (2012). Ethnicity and conflict: Theory and facts. *science*, 336(6083), 858-865.
- Friedman, S. (2007). System and method for tracking and rewarding gamblers based on relative betting characteristics: Google Patents.
- Ghanaweb. (2015). IMF Conditionalities Create Rough Road for Government. Retrieved from mobile.ghanaweb.com/GhanaHomePage/NewsArchive?IMF-conditionalities-creare-rough-road-for-gov-t-355826
- Glozah, F. N., Tolchard, B., & Pevalin, D. J. (2019). Participation and attitudes towards gambling in Ghanaian youth: an exploratory analysis of risk and protective factors. *International journal of adolescent medicine and health*.
- Grote, K., & Matheson, V. (2011). The economics of lotteries: A survey of the literature.
- Humphreys, B. R., & Perez, L. (2010). A microeconomic analysis of participation in sports betting markets. *Economic Discussion Papers*.
- Ignatin, G. (1984). Sports betting. *The Annals of the American Academy of Political and Social Science*, 474(1), 168-177.
- Jansz, J., & Martens, L. (2005). Gaming at a LAN event: the social context of playing video games. *New media & society*, 7(3), 333-355.
- Kaizeler, M. J., & Faustino, H. C. (2008). Demand for lottery products: A cross-country analysis.
- Krotoski, A. (2004). *Chicks and joysticks: An exploration of women and gaming*: Elspa.

- Lei, L., & Wu, Y. (2007). Adolescents' paternal attachment and Internet use. *CyberPsychology & Behavior, 10*(5), 633-639.
- Li, H., Mao, L. L., Zhang, J. J., Wu, Y., Li, A., & Chen, J. (2012). Dimensions of problem gambling behaviour associated with purchasing sports lottery. *Journal of Gambling Studies, 28*(1), 47-68.
- Livazović, G., & Bojčić, K. (2019). Problem gambling in adolescents: what are the psychological, social and financial consequences? *BMC psychiatry, 19*(1), 308.
- Mao, L. (2013). *Sports gambling as consumption: an econometric analysis of demand for sports lottery*: University of Florida.
- Mao, L. L., Zhang, J. J., & Connaughton, D. P. (2015). Determinants of Demand for Sports Lottery: Insights from a Multilevel Model. *Asian Economic and Financial Review, 5*(8), 973-987.
- Mutuku, M. F. (2013). The Regulatory Regime Governing The Casino Industry In Kenya: A Need For Reforms: unpublished Master's project, University of Nairobi.
- Myrseth, H., Brunborg, G. S., & Eidem, M. (2010). Differences in cognitive distortions between pathological and non-pathological gamblers with preferences for chance or skill games. *Journal of gambling studies, 26*(4), 561-569.
- Ofori, A., & Kotey, R. (2020). Does Sports Betting Affect Investment Behaviour? Evidence from Ghanaian Sports Betting Participants. *Ofori, A., & Kotey, RA (2019). Does Sports Betting Affect Investment Behaviour.*
- Oteng-Abayie, E. F., Amanor, K., & Frimpong, J. M. (2011). The measurement and determinants of economic efficiency of microfinance institutions in Ghana: A stochastic frontier approach. *African Review of Economics and Finance, 2*(2), 149-166.
- Pérez, L. (2017). Outside of the United States: The worldwide availability of sports betting *Dual Markets* (pp. 343-352): Springer.
- Reith, G. (2012). Beyond addiction or compulsion: The continuing role of environment in the case of pathological gambling.

- Rockloff, M. J., Browne, M., Russell, A. M., Hing, N., & Greer, N. (2019). Sports betting incentives encourage gamblers to select the long odds: An experimental investigation using monetary rewards. *Journal of Behavioral Addictions*, 8(2), 268-276.
- Rose, I. N., & Bolin, R. (2012). Game On for Internet Gambling: With Federal Approval, States Line Up to Place Their Bets. *Conn. L. Rev.*, 45, 653.
- Roy, M., Mailhot, J.-P., Gosselin, N., Paquette, S., & Peretz, I. (2009). Modulation of the startle reflex by pleasant and unpleasant music. *International Journal of Psychophysiology*, 71(1), 37-42.
- Sewor, S. (2019). *The Gaming Industry in Ghana: Casino Employment and Its Direct Benefit to Residents of Host Communities (A Study of Casino Employment in Osu)*. University of Ghana.
- Sloman, J., Wride, A., & Garratt, D. (2006). Economics. Harlow. *Essex: Pearson Education*.
- Tagoe, V. N., Yendork, J. S., & Asante, K. O. (2018). Gambling among Youth in Contemporary Ghana: Understanding, Initiation, and Perceived Benefits. *Africa Today*, 64(3), 53-69.
- Tongco, M. D. C. (2007). Purposive sampling as a tool for informant selection. *Ethnobotany Research and applications*, 5, 147-158.
- UNDP. (2014). *Inequality in Ghana: A Fundamental National Challenge, Ghana*. Retrieved from
- Vongsinsirikul, V. (2010). *Understanding the impact of gambling with special reference to Thailand*. University of Birmingham.
- Weibel, A., Rost, K., & Osterloh, M. (2007). Crowding-out of intrinsic motivation-opening the black box. Available at SSRN 957770.

APPENDIX

QUESTIONNAIRE

Dear respondent,

Please Note: The information given would be used for the purpose it is provided only. Therefore, be sincere in expressing your opinions and suggestions as much as possible. Your confidentiality is assured.

Thank You

Please tick the appropriate box or write in the space provided.

Section A: Socio-Demographic Characteristics of Respondent

1. Gender: Male [] Female []
2. Age:
3. Religion: Christian [] Muslim [] Traditionalist [] Other []
4. Marital status: Single [] Married [] Widowed [] Divorced []
5. Level of Education: a. Primary [] b. Secondary/Technical [] c. Diploma [] d. Degree [] e. Post graduate [] f. None []

Please read each item in the list carefully and answer if **YES or NO** for question 1, Question 2 - **daily; 2-6 times/week; about once/week; 2-3 times/month; about once/month; between 6-11 times/year; between 1-5 times/year; never in the past year**, Question 3 - **record actual minutes and/or hours and Questions 4 & 5 - record actual cedi amount.**

1. Have you bet or spent money on soccer gambling?

2. How often did you bet or spend money on soccer gambling (daily, weekly, monthly, yearly)?.....
3. When spending money on soccer gambling, how many minutes/hours do you normally spend each time?
4. How much money, not including winnings, did you spend on soccer gambling in a typical month?.....
5. What is the largest amount of money you ever spent on soccer gambling in any one day?.....

Please read each item in the list carefully and indicate how much you never (0) or almost always (3) with each of the statement in the box. (0: never, 1: sometimes, 2: most of the time and 3: almost always)

VARIABLES	0 Never	1 Sometimes	2 Most of the time	3 Almost always
6. How often have you bet more than you could really afford to lose?				
7. How often have you bet or spent more money than you wanted to on soccer gambling?				

<p>8. How often have you needed to gamble with larger amounts of money to get the same feeling of excitement?</p>				
<p>9. How often have you gone back another day to try to win back the money you lost?</p>				
<p>10. How often have you borrowed money or sold anything to get money to soccer gamble?</p>				
<p>11. How often have you lied to family members or others to hide your gambling?</p>				
<p>12. How often have you felt that you might have a problem with soccer gambling?</p>				
<p>13. How often have you felt like you would like to stop betting money or soccer gambling, but you didn't think you could?</p>				
<p>14. How often have people criticized your betting or told you that you had a soccer gambling problem, regardless of whether or not you thought it was true?</p>				

15. How often have you felt guilty about the way you soccer gamble or what happens when you soccer gamble?				
16. How often has soccer gambling caused you any health problems, including stress or anxiety?				
17. How often has your soccer gambling caused any financial problems for you or your household?				

Please read each item in the list carefully and indicate how much you strongly agree (4) or strongly disagree (1) with each of the statement in the box. (4: Strongly Agree, 3: Agree, , 2: Disagree and 1: Strongly Disagree)

Please mark the box that corresponds to the response appropriate to you.

VARIABLES	4 Strongly Agree	3 Agree	2 Disagree	1 Strongly Disagree
18. After losing many times in a row, you are more likely to win.				

19. You could win more if you use a certain system or strategy.				
---	--	--	--	--

Please read each item in the list carefully and indicate if **YES OR NO** for these questions.

VARIABLES	1 YES	2 NO
20. Do you remember a big WIN when you first started gambling?		
21. Do you remember a big LOSS when you first started gambling?		
22. Has anyone in your family EVER had a gambling problem?		
23. Has anyone in your family EVER had an alcohol or drug problem?		
24. Have you used alcohol or drugs while gambling?		
25. Have you gambled while drunk or high?		

26. Have you felt you might have an alcohol or drug problem?		
27. If something painful happened in your life, did you have the urge to gamble?		
28. If something painful happened in your life, did you have the urge to have a drink?		
29. If something painful happened in your life did you have the urge to use drugs or medication?		
30. Have you been under a Dr's care because of physical or emotional problems brought on by stress?		
31. Was there ever a time when you felt depressed for two weeks or more in a row?		
32. Have you ever seriously thought about committing suicide as a result of your gambling?		
33. Have you ever attempted suicide as a result of your gambling?		