

Open Access Original Research

Female gamblers within Ghanaian communities: Exploring attitudes to sports betting on the university campus

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Citation: Konadu, V.S., Frimpong, R., Addai-Sundiata, F.S., Mahamah, M., & Acheampong, E.Y. (2025). Female gamblers within Ghanaian communities: Exploring attitudes to sports betting on the university campus. *Journal of Gambling Issues*.

Editor-in-Chief: Nigel Turner, Ph.D.

Received: 02/25/2025
Accepted: 10/29/2025
Published: 11/16/2025



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Abstract. Gambling is gradually spreading among women in the Global North, which is less explored in the Global South. This article examines the attitudes of female Physical Education student-teachers to gambling and sports betting at a university in Ghana, West Africa. The study is important because prior research has not focused on student-teachers in the global south, who may be more at risk for gambling harm. Literature on gambling among women bettors and its harm contributes to explaining sports betting activities of female students on campus. Interviews with nine ardent female bettors illuminate their enthusiasm, attractiveness to gambling products and experiences from betting. Findings reveal that female students share similar motivations with male bettors, driven persistently by financial rewards for their upkeep. Results indicate how swift payment of wins attracts them to betting products such as tossing of coins, Aviator, football matches and jackpots. Female bettors experience psychological pain after losing their bets, mood swings and loss of learning time, which can affect their health and studies. The article offers evidence showing how female students strategically minimise gambling-related harms. Adopting aggressive educational campaigns and sensitisation can minimise their patronage, and limit such engagement to leisure or responsible gambling practices.

Keywords: Female Student-teachers, Gambling Products, Academic Work, Enticement, Sports Betting.

Introduction

Studies recognise gambling¹, especially sports betting, as a male-dominated activity (e.g., Acheampong et al., 2022; Labrador & Vallejo-Achón, 2020), which is gradually becoming a mainstream activity for women in the Global North (McCarthy et al., 2022, 2021, 2020; Thomas et al., 2022). At the latter, Althaus et al. (2021) note that women are sometimes motivated to gamble to escape the pressures of childcare, with others appearing to devote more time to gambling activities by sacrificing their children's time for *quiet moments* to sports betting (McCarthy et al., 2022). This can affect the quality of time they spend with their children because betting activities have preoccupied them, leading some to experience problem gambling, dramatic losses and present serious harm to certain women who bet (American Psychiatric Association, 2024; Odame et al., 2021; Taylor et al., 2024). Research conducted in Tanzania reports that female students engaging in betting activities are fewer than males (Habibu et al., 2020), while others are driven by the monetary rewards to support their livelihood (McCarthy et al., 2023). This may come with its consequences, especially where young adults become involved, it can result in their vulnerability to gambling harm concerning their embeddedness with the activity.

Despite emerging studies on gambling activities of Ghanaian male students, including the visually impaired in the university (e.g., Acheampong & Frimpong, 2024; Frimpong & Acheampong, 2024), that of female students² are underexplored in the African context. In Uganda, young females are becoming increasingly involved, especially in “closet” forms of gambling, using mobile internet-based lotteries and games (Ahaibwe et al., 2016). A study conducted in Ghana revealed how students, including females, gamble “six times a week” (Amoah-Nuamah et al., 2023, p. 212) on sports. In their study, Appiah and Awuah (2016) also identified fewer Ghanaian females (17%) engaging in sports betting than males (83%), supporting the work of Habibu et al. (2020).

This current study is highly essential as it considers female Physical Education (PE) student-teachers as a unique concern due to specific risks they may have regarding their different gambling motivations or harms to their teaching profession. Again, being trained as professional teachers for the country, they are supposed to complement the government's efforts through its huge support for public universities, and families that also invest and finance the education of their young adults. As prospective teachers, they play a crucial role in shaping future generations. Experiencing varying degrees of distraction through their engagement with betting activities can affect how they balance personal interests and professional teaching obligations. The study will provide readers with important insight into how female bettors rely on their prior knowledge of mathematics (e.g., probability) to support their gambling strategies. The findings add to the scant literature on female gambling activities in Ghana and offer knowledge about its negative consequences on students' health, academic works,

lifestyle behaviours and other social concerns within African communities. As gambling markets become more global, research on female population adds to having a complete view of the impact that gambling has on society. The paper offers insight into this understudied population and contrasts its findings to the experiences of male gamblers in the literature and beyond the shores of Africa.

This article draws the attention of stakeholders to the emerging gambling behaviours of female student-teachers³, which can harm their future or educational goals (see Acheampong et al., 2022; Frimpong & Acheampong, 2024) and create public health issues for them. The above narratives spurred this study to conceptualise betting among female PE student-teachers in a public university in Ghana.

Research objectives

The present study fills a gap in gambling literature as it examines three research objectives concerning engagement of female student-teachers in sports betting; 1) reasons for gambling, 2) attraction to specific betting products they interact with, and 3) effects experienced from their gambling activities. The study is original as it creates awareness of sports betting among female student-teachers in the university, their various rationales underlying their engagement, and the unique features of gambling products that entice them to participate in the activity.

Gambling within the Ghanaian community

Several betting shops are springing up everywhere, including the streets and corners, in front and behind specific areas in communities in Ghana, attracting gamblers, particularly young adults (e.g., Acheampong et al., 2022; Ofosu and Kotey, 2020). These bettors can either visit betting shops or gamble online via platforms provided by companies such as Mybet, Sportybet, 1xbet, Eurobet, and others (Acheampong et al., 2022; Botwe, 2020; Opoku & Yeboah, 2021). Research has identified how spatial planning and community-based methods can be adopted to prevent crime near gambling shops in Ghana (Gyambibi & Appiah-Kubi, 2025). Gambling of all kinds is not permissible in Ghanaian senior high schools (Acheampong et al., 2022), however, some students may find ways and means of staking their bets. Research suggests that Ghanaian university students leave campus to stake sports bets in brick-and-mortar venues (e.g., Ofosu & Kotey, 2019), while others use online modes and digital technologies (Opoku & Yeboah, 2021) corroborating the studies of Okoti et al.'s (2023), as these mediums promote betting products and accessibility on mobile devices. For instance, Botwe (2020) concludes that most university students choose to bet online because of perceived greater potential of winning by sitting in the comfort of their hostels or hall of residences. This confirms studies that other forms of gambling, especially sports betting, appealing to many gamblers because it is easy to stake, very

accessible and comes in varied categories (Karafil, 2023; Aguocha et al., 2019).

Scholars attribute financial difficulties, lack of family support or private issues as well as inadequate job opportunities for Ghanaian students on campuses during and after graduation (Acheampong et al., 2022; Opoku & Yeboah, 2021). Self-dependency tends to attract many students, including visually impaired to engage in sports betting towards enhancing their livelihood after school (e.g., Frimpong & Acheampong, 2024). Thus, supporting studies that economic pressures primarily drive gambling behaviours among Ghanaian student-teachers faced with financial constraints as they rely on gambling as a perceived solution to these issues (Acheampong et al., 2022; Frimpong & Acheampong, 2024; Otu, 2025). However, these motives often result in negative consequences such as increased financial instability and stress, suicide and attrition, which can affect academic work, successes, disrupt social relationships and teaching roles and performances (e.g., Hing et al., 2022; Riley et al., 2021). Similarly, it led to some students at the Kwame Nkrumah University of Science and Technology (KNUST) deferring their courses after using their school fees to bet on sports (Frimpong, 2022). A young male adult accountant experienced suicidal thoughts and problem gambling, including depression and a continuous four-year history of pilfering owing to infatuated internet gambling (see Majeed et al., 2023).

Today, people are developing gambling behaviours at a young age due to the increasing popularity of sports betting and fantasy sports, which is gradually becoming a norm accepted among peers on university campuses (e.g., Acheampong et al., 2022; Gordon et al., 2015). Indeed, sports betting appears to be more common among people with family or household members who also gamble (DiMeglio & Nower, 2024), and this can be promoted via familial and parental relationships. The dangers associated with university students engaging in sports betting activities place them at-risk of gambling addiction due to their excessive or over-immersion in the activity (Aguocha et al., 2019; Opoku & Yeboah, 2021). In their studies, some university students, through their obsession to win money out of their stakes, lose focus on other aspects of their lives, including their academics (e.g., Acheampong et al., 2022; Okoti et al., 2019). This can result in some dropping out of school due to them experiencing gambling problems (Botwe, 2020; Okoti et al., 2023).

The over-involvement of university students in sports betting energises the steady rise of the activity, making it a national crisis (Botwe, 2020), which is seriously lamented by some opinion leaders, elders, community heads or chiefs, and educationalists on the youth's future (e.g., Acheampong et al., 2022; Daily Searchlight, 2019; Jackson, 2019; Ofori & Kotey, 2020). To address this, stakeholders including the government, families, and communities who invest in the future of university students must consider sports betting as a potential threat to the future workforce needed for national development (Acheampong et al., 2022; Botwe, 2020).

In sum, the studies highlighted above offer evidence that university students engage in sports betting activities, their diverse gambling products, and are driven by different betting practices within Ghanaian communities. Again, most research has focused on sports betting activities among male students, dominating scholarship in the area leaving a knowledge gap of female bettors underexplored in Ghana and Africa. Students' continuous engagement in gambling activities could pose a potential threat to their academic goals and future, as they can experience serious harm through suicidal thoughts, which is associated with loss chasing, and possibility of gambling disorders among other negative consequences.

Women, gambling motives and their product attractions

Scholars argue that females engaging in gambling activities have entirely different motives from males (e.g., Lelonek-Kuleta, 2022). For instance, overcoming certain intra-psychological factors, opportunity to escape from problems or cope with painful feelings, personal pressure, anxiety, and stress or depression inspire gambling activities among women (Hing & Russell, 2020; Lelonek-Kuleta, 2022; McCarthy et al., 2022). Research confirms stress relieving and relaxation as motives for gambling among females (e.g., McCarthy et al., 2023). Women who are vulnerable and lonely conceptualise gambling venues as "feminized" and safer by engaging in gambling activities through regular visitations (McCarthy et al., 2022, 2021; Thomas et al., 2023). This makes women more likely to choose non-strategic games that require no special skills or intellectual involvement, such as bingo or scratch cards (McCarthy et al., 2018), because they may engage with gambling products for fun, enjoyment and excitement (Boughton & Falenchuk, 2007).

Women's engagement with different gambling products is based on their motivation to improve their family's budget while searching for a life activity (Lelonek-Kuleta, 2022). Some are driven by financial rewards to support their children and grandchildren to fulfil their dreams (Boughton & Falenchuk, 2007; Castren et al., 2018). In Malawi, the actions of female bettors were framed on the opportunity to earn money to support their parents (Bunn et al., 2022). Research contends that females gamble on Electronic Gaming Machines (EGMs) more than any other gambling products. Also, compared to older women, younger women viewed some gambling products (sports and horse racing) as less harmful (McCarthy et al., 2018). In 2022, a study by Thomas and colleagues revealed that the engagement of females in gambling activities is framed on social motives as it enables them to connect with different social groups and ages including peers, partners and older family members. Older women gamblers recognise the socialising motives, as they seek refuge in the company of others by adding to their existing friends (Lelonek-Kuleta, 2022).

Though women retirees gamble to keep themselves active and socialising (Lelonek-Kuleta, 2022), young female gamblers are interested in releasing certain sensations that can best fit aspects of motivation and

revitalisation (Pattinson & Parke, 2017). This study supported why different sub-groups within women tend to socially construct their gambling activities differently (Cox et al., 2021). Older women like to engage in single gambling products, while younger women prefer to be involved in multiple forms of gambling due to their social interaction with peers (McCarthy et al., 2018). For scholars, women “conveniently” consume gambling products because they are easily accessible in their environments or use technologies to engage in them (Thomas et al., 2022, p.4). This study hopes to understand what inspires the gambling activities of female student-teachers and their preferences for specific products as part of different groups of women.

In Ghana, poker, slot machines, pool, sports betting and casinos are widespread activities for bettors in communities (Glozah et al., 2021; Ofori & Kotey, 2020). Scholars argue that females are attracted to an array of gambling products such as scratch tickets, bingo, table games, races, sports, lotteries, jackpots, slot machines, gaminators, machine jammers, emp slammers, cuberge lakes and casino resorts among others because they require no special skills or intellectual involvement (e.g., McCarthy et al., 2018; Merkouris et al., 2016). Gambling products available online have removed the stigma associated with the embarrassment or shame of engaging with, for example, Tattsлото tickets sold at shops. This has detached shyness for women who are now highly involved in online gambling products (Thomas et al., 2020). Different gambling products present different meanings to a variety of gamblers. For instance, women engage in newer forms of gambling because of peer influence and gambling behaviours of their partners who are accustomed to newer technologies of gambling (McCarthy et al., 2020).

To sum up, the behaviours of female gamblers are associated with different motives and preferences, including gambling products based on their available resources and technologies in order to satisfy their tendencies—such as interests, conceptions, objectives and leisure values (e.g., Acheampong et al., 2022; Acheampong et al., 2020; Acheampong, 2019).

Effects of gambling and its harm on women

Gambling involves engaging with a potentially harmful product that can have adverse effects on individuals. This may put them at risk regarding varied forms of gambling-related problems than the mere presence of illness. Despite references in research on harmful gambling experiences of women, few studies have explored young female adults’ lived experiences of harm and its impact on the lives of this sub-group population (Macía et al., 2023; McCarthy et al., 2019; Palmer du Perez et al., 2021). Research reports that an estimated one-third of females progress rapidly into gambling-related problems and/or experience gambling harms (Hing et al., 2017). This reflects the increasing trends of harmful gambling behaviours

among African youth (e.g., Bitanirwe & Ssewanyana, 2021; Ssewanyana & Bitanirwe, 2018; Yendork et al., 2023).

Gambling harm can have effects on financial, emotional, physical health, vocational penalties, disrupted familial/peer relationships, intimate partner violence, increased risk of crime, poor academic performance, and an increased risk of mood disorders and suicide for the individual gambler (e.g., Browne et al., 2016; Koross, 2016). In the United Kingdom, females who gamble outside the public arena have been categorised by families and condemned by society (Hallebone, 1999). There is evidence of female gamblers experiencing gambling problems since their activities have strained their families through economic, sexual, physical, and verbal abuse in their homes (Browne et al., 2016; Hing & Russell, 2020). Research reports that jobless females with low incomes are vulnerable to experiencing problems when they engage with various gambling products (Nower & Blaszczynski, 2006; DiMeglio & Nower, 2024).

Acheampong et al. (2022) identified how male Ghanaian student bettors experienced gambling disorder by borrowing, stealing, lying and cheating friends and familial relations to get money for their betting activities, a negative aspect of their engagement. There are cases of Nigerian, Ugandan and Kenyan students who gambled with their fees, causing them to miss lectures and subsequently end their education or drop out of school (e.g., Gathuru, 2021). This reaffirms comparable case at a Ghanaian university where close to 6000 students diverted monies meant for paying their school fees to bet on sports, while pending withdrawal (Kenu, 2022). A similar experience is observed among female gamblers (Hallebone, 1999) as they shift their household necessities and individual savings to finance their gambling addiction (Ahaibwe et al., 2016; Gathuru, 2021). Female gamblers experience social anxiety that makes them show isolative behaviours, strong feelings of social discomfort and sensitivity to criticism due to their gambling behaviours (Boughton & Falenchuk, 2007). When gambling becomes pathological in females, they exhibit behavioural disorders including high levels of impulsivity and affective instability similar to those receiving psychiatric therapies (Boughton & Falenchuk, 2007). Their behaviours are akin to males whose lives are “taken over” due to preoccupation, compulsion and sleeplessness over sports betting activities (Bunn et al., 2022, p.6).

In addressing behavioural disorders, female gamblers can trade off monetary losses with social benefits since they feel safe, entertained and welcomed at gambling venues (e.g., McCarthy et al., 2019; Pattinson & Parke, 2017). This study hopes to establish how female student-teachers experience gambling harm and its related problems after losing their bets. In this study, women represent a sub-group of older women drawn from the general term “females” to differentiate our participants who are within young adult age brackets and enrolled in Ghanaian public universities. We argue that all women belong to the female gender but not all females may necessarily have grown to the stage of womanhood.

Research Methodology

A qualitative methodology developed on exploratory design was used to explain the lived gambling experiences of young female bettors in-depth and in a holistic fashion (Mampane, 2018). The study considers the voices of young female adults at the centre of inquiry to understand their sports betting activities and experiences at the university. Our approach was underpinned by a relativist's ontology, recognising the uniqueness of female bettors' experiences (Ryan, 2018) and a social constructionist's epistemology, identifying knowledge as socially constructed and open to individual gamblers' interpretation. We give a locatable voice to the female bettors within a larger mixed public university to share their sports betting experiences. This supports the study's idiographic aim, thus, conceptualising sports betting activities of female student-teachers on the university campus.

Sampling and recruitment

The study took place in a Ghanaian public university because it allowed easy access to the participants. The university admits both qualified mature and direct applicants (either with or without stipends or sponsorship). Here, mature applicants are those who have obtained the requirements and are over 25 years old. However, the inclusion criteria were based on the following: identify as a young female adult (within 21-31 years); be a regular student enrolled in the university and attend routine lectures; should have gambled for at least 2 years or more; and pursuing a Bachelor of Science degree in Physical Education or Sport Coaching. The 4-year programmes are sport-related and offer most athletes the opportunity to participate in the disciplines in the university teams. The sampled participants are relevant because of their link with the subject matter as they aspired to graduate with a sport degree from the department.

Sampled participants met the requisite experience needed to explain the essence of the phenomenon under study. Purposive and snowball techniques were used to recruit participants for the interview. The purposive sampling technique was effective in locating the initial participants of interest (Campbell et al., 2020). This strategy saved the time needed to locate participants within the various hostels as the initial participant gave out the mobile contacts, room numbers and hostel names for easy reach. The above process supported reaching participants in their regular hideouts, and during one-time visit instead of roaming on campus to identify them. Social and cultural norms in the society of Ghana accounted for the participation of fewer females, which qualified them for qualitative study.

Participants

Nine (9) female student-teacher bettors voluntarily agreed to be interviewed and were in levels 200 (2nd year), 300 (3rd year) and 400 (final year/4th year). Regarding experiences, a participant can generate hundreds

or thousands of concepts, so making large samples does not necessarily guarantee a richer data set (Starks & Brown Trinidad, 2007). Participants recruited had experienced sports betting and could provide detailed accounts of their activities that aligned with the research rationale. No Level 100 (1st year) student agreed to be interviewed, possibly for fear of stigma or being tagged as a female gambler. Participants were between 22 and 30 years old, with a mean age of 25.4, which is classified as young adults deeply engaged in betting activities on university campuses (e.g., Acheampong et al., 2022; Ofosu & Kotey, 2020). Participants are sport enthusiasts, with two being members of the university sports team. All the participants were Ghanaian students (see Table 1). Participants' names were represented with P1–P9.

The sampled size is within the acceptable figure for qualitative analysis, however, Ghanaian females appear restricted by social norms and cultural values in society (Acheampong, 2019) making their involvement in such activities dicey. This is reinforced by studies that most Ghanaian women are “expected to function mainly within the domestic household unit, mothering and nursing children, cooking, processing and storing food, and managing available resources to sustain family members” (Dzisi, 2008, p. 258). These “masculinist institutional structures” remain hegemonic in the country (Madsen, 2019, p.72) and cut across other sectors (e.g., politics, health, and youth football management) (Acheampong et al., 2024; Amoah & Phillips, 2020; Amenga-Etego, 2017; Madsen, 2019). This makes it difficult for Ghanaian female gamblers to openly disclose their identities because of the cultural implications of engagement in such endeavours in the localities.

Table 1: Distribution of participants' gambling profile

Participants	Level	Study Leave with salary	Age (years)	Years of betting	Frequency of betting activity
P1	400	with study leave	28	4	weekly
P2	400	with study leave	26	5	daily
P3	300	no stipend	22	3	weekly
P4	200	no stipend	25	4	daily
P5	400	no stipend	22	2	monthly
P6	200	with study leave	23	3	daily
P7	400	no stipend	31	6	daily
P8	300	no stipend	27	4	weekly
P9	300	no stipend	26	5	daily

Source: Authors (2024)

Data collection

Participants provided verbal consent before being interviewed. They were provided with informed oral consent, where the risks and benefits significantly clarified before their involvement in the interviews. No participant was rewarded for taking part in the study. They were assured of confidentiality and anonymity of identities when aspects of their narratives were captured as findings. Ethical approval was obtained from the UEW Review Ethical Board [UEWEC/27]. Interviews were conducted at locations convenient to participants, which permitted them to share highly personalised information about their gambling behaviours (Acheampong et al., 2022). Interviews were conducted between June 2023 and February 2024 due to difficulty in getting significant numbers to enrich the analysis. Interviews were audio-recorded with the permission of participants, transcribed and then consistently proofread and reviewed for accuracy with the recordings. During the interviews, issues that arose were clarified as interviewees gave detailed information about their gambling activities.

Interview schedule

Interviews contribute to gathering qualitative data with details and rich in-depth information for understanding a given problem (Sparkes & Smith, 2014). Employing interviews allowed participants to express their thoughts and feelings on the subject matter (Smith & Sparkes, 2016). Semi-structured interviews and informal interaction were conducted face-to-face and lasted between 58 to 74 minutes. Participants provided extensive

information for richer descriptions, thus strengthening the analysis. The first and third authors (females) conducted the interviews, which were later reviewed by all the authors. This helped to get detailed information from participants because they were all females. For instance, females who interviewed Ghanaian ex-female players were told not to disclose some sensitive issues on sexuality during their playing days with the national team (Okonor et al., *forthcoming*). Research acknowledges that when a woman interviews her fellow women, it provided a neutral attitude during the interviews, creating a safe space for them to describe their experiences, which could be sensitive (Zinsser & Stone, 2025). Interview questions reflected the passion of female bettors for gambling, preferred products and their experiences in sports betting. This was achieved after the piloting of the interview questions and using the feedback to enhance the final interview questions. These include “could you explain what inspires your involvement in gambling activities”, “share with me what attracts you to engage in gambling activities and products that fascinate you?”, and “describe your experience with sports betting.”

Data analysis

The six steps of reflexive thematic analysis⁴ were manually used to analyse the data (Braun & Clarke, 2023). This provided an opportunity for exploring and interpreting a qualitative dataset and telling participants’ stories to make sense of their narrations. By extension, analysing the data supported deriving themes from participants’ gambling activities (Braun & Clarke, 2019). Firstly, the female authors generated verbatim transcriptions of each recorded audio interview for further verification by other authors. It ensured that authors familiarised themselves with the transcriptions for consistency. While scrutinising the data, texts were cross-checked and mistakes rectified to avoid disagreement. The involvement of all authors ensured a collaborative and reflexive approach directed towards achieving comfortable interpretations of meaning instead of building consensus of meaning (Byrne, 2022). Next, we adopted an inductive or ‘data-driven’ method for constructing or developing codes that are merely reflective of the data devoid of any predetermined theory (Byrne, 2022). This gave us the chance to have an ‘open-coded’ that best makes sense of participants’ accounts (Braun & Clarke, 2013). During the coding, the authors identified potential points of interest that aligned with the research rationale (Braun & Clarke, 2021). Following this, the authors observed both open and focused codes that matched the study’s rationale. Authors agreed on shared ideas as initial themes by grouping codes with relevant meanings and settled on patterns in the data. Thirdly, after reading the themes and initial codes back and forth, the authors identified potential themes that address the research rationale. These themes were reviewed and refined in discussions to reflect the study’s objectives and concurrently, demonstrated a pattern of shared meaning. This ensured that themes were thoroughly appraised and provided a suitable interpretation of the data (Byrne, 2022).

The fifth step of analysis involved defining themes that are reflective of participants' narratives regarding the research findings. The authors met weekly to discuss and reflect on the interpretation of the data after significantly naming the themes. The final stage focuses on reporting themes and concepts that best describe the narrations of participants. Adopting an inductive approach for this study contributed to generating themes and concepts that were expressive of the research rationale based on participants' accounts and emphasised within the subject matter (Byrne, 2022).

Findings

Table 1 shows that most female bettors were final year students (44%), followed by Level 300 and 200 respectively. The majority of female bettors (67 %) had no stipend while 33% were on study leave. Participants gamble daily, weekly, and monthly; they preferred betting mostly on sporting events. Most female bettors (56%) are gravitating towards problem gambling, which may become a central part of their lives; this can lead them to exhibit addictive behaviours because of their daily engagement. This indicates that their sports betting activities regulate all parts of their lives because of addiction (Custer & Milt, 1985). The longest betting experience is over six years with the least being two years. The below themes were intriguing and distinct after detailed analyses of female student-teacher bettors' narrations. These are: 1) reasons to gamble, 2) attraction to gambling products, and 3) experiences with sports betting [(i). *negative consequences of sports betting on their studies*, and ii) *reducing betting harms and avoiding social relations*].

Reasons to gamble

All participants admitted to engaging in diverse gambling activities with different motivations for their sports betting. P1 mentioned, *"I just love football, games and anything about football or sport, I am into it as well."*⁵ P1's passion for football led her into gambling activities that align with her coping motivation to bet on sports (see Acheampong et al., 2022). Though financial rewards inspire female bettors, P2 was stimulated by prompt payment of wins via her colleague bettors. She recalled:

Money! Frankly speaking. I overheard colleagues talking about the quick money thing and you know naturally, it's going to inspire you even though we all want to work for a result. Charley! Who doesn't want to work for quick money? ⁶

Her gambling behaviour reflects those bettors only interested in making extra income from their activities (McCarthy et al., 2023). This supports studies that the actions of female bettors are based on economic reasons to acquire quick cash to make their stay on campus exciting and lively (Glozah et al., 2023; Lelonek-Kuleta, 2022). The bettor's action reflects similar rationales of females in Zimbabwe, who got attracted to

sports betting by hearing stories of large wins from friends or sponsored gambling companies' adverts (e.g., Chiweshe, 2020). Indeed, studies have supported the monetary motive as the main precursor for young adult bettors in their pursuit of gambling to make or win money (e.g., Acheampong et al., 2022; Frimpong & Acheampong, 2024; Hagfors et al., 2022). Gambling for money and enhancement is often common among men, while socialising and supporting earnest causes are typical motives for women (Francis et al., 2015; Pallesen et al., 2020; Volberg et al., 2015). This present study identified an emerging trend among female student bettors as they are profoundly driven by the speed of payment for their wins as a motivation. Thus, becoming one of the gambling motives for gamblers/bettors in the existing literature.

P3's experience explained how her friends' regular wins spurred her interest in the activity. She reiterated *"oh! my friends whenever they bet, will tell me they have to cash out, they have won this amount and that. That pushed me to bet too."*⁷ This reaffirms a similar trend of male peers in tertiary institutions as core 'persuaders' of their friends into sports betting (Acheampong et al., 2022; Frimpong & Acheampong, 2024; Glozah et al., 2023). Out of curiosity about gambling, P4 was inspired by challenging her prediction instinct. She recounted that:

I just wanted to challenge myself with my predictions; maybe when I go in for this prediction, it will play out for me or not. Oh! It makes you think, it's not easy betting. It makes you think deeply and do some calculations. The probabilities from mathematics I learned in Senior High School are here for me to apply.⁸

This bettor's involvement is driven by her ability to think critically with varied calculations to enhance her chances of winning. Challenging her arithmetic knowledge acquired from secondary education could support her strategies of winning despite admitting that there is skill in prediction rather than luck in sports betting (SGB Global, 2021). Her action reflects studies that male students bet, to test their predictive prowess or gain supremacy (e.g., Acheampong & Frimpong, 2024; Acheampong et al., 2022; Hing et al., 2017). In sum, female student bettors show diversity and distinctiveness in their behaviours as they are driven by various reasons to gamble. This supports studies that people are heterogeneous and exhibit different gambling practices per their age, gender or sociodemographic background (Lelonek-Kuleta, 2022). Again, the inspirations of most female student bettors appear shaped by leisure reasons that are consistent with male bettors at the university (Acheampong et al., 2022; Frimpong & Acheampong, 2024). Surprisingly, female bettors from the Western periphery in terms of psychological motives (see Hing & Russell, 2020; Lelonek-Kuleta, 2022; McCarthy et al., 2022) were conspicuously missing in the aspirations of student-teacher bettors from the Global South.

Attraction to preferred gambling products

Research shows that females are attracted to different gambling products (Wardle, 2017). P5 said, “*my betting app is Sporty Bet because of the Aviator⁹, toss of coins and many more so, that is what I will talk about.*”¹⁰ This bettor patronises Sporty Bet products online using her mobile phone because they provide her with a variety of options to stake her bets. Indeed, 40% of female student bettors admitted to gambling frequently on sporting products such as football and basketball from websites. This may support studies that women are more likely to accept games without special skills or intellectual contributions, such as bingo or scratch cards (McCarthy et al., 2018; Merkouris et al., 2016). The most experienced of the bettors, P7, elaborated on using popular football betting websites and applications to select her products. She cited those products facilitate her easy access to betting platforms. She said “*that is a Sporty Bet and 1xBet, for playing my soccer bets*”¹¹ The choice of betting products for most participants was dependent on those that allowed them to make a swift deposit or withdrawal of monies won. As P6 puts it:

I will say there is a variety but I choose where to get quick or fast money. For Aviators, it takes like 20 seconds to get money, but with the long bets or other sports bets and everything else it sometimes gives you as far as 90 minutes or more of waiting.¹²

This bettor is assured of prompt payment options after betting on Aviator rather than other gambling products on the market. Her behaviour explains a strong incentive for a ‘jet speed’ payment of wins. For other participants, their gambling product selections are based on leveraging benefits without losing much money. For instance, P8 is attracted to different gambling products that support her to win at least something minimal irrespective of what happens. She revealed “*anytime I bet, I get something, even though I am losing, that is why I still do it again.*”¹³ Her behaviour is similar to gamblers with disabilities who always utilise pokies and slot machines because it offers them the possibility to win something small despite their losses (Pitt et al., 2021). Female students have installed advanced betting features that permit them to retrieve money won with ease and promptly. P 9 with over five years of betting experience echoed “*within two seconds! I just push it into my mobile money account.*”¹⁴ This explains the reliance of female student bettors on gambling products that are easily accessible and offer them technologies that facilitate their activities. Through various gambling products, female bettors experience enhancement, including gambling for excitement, thrill, fun, entertainment, and enjoyment—mostly associated with the general population of gamblers (e.g., Abarbanel, 2014; Canale et al., 2015; Flack & Morris, 2015; Lambe et al., 2015).

In short, most participants acknowledged engaging in a variety of betting products ranging from jackpots to fantasy games, including but not

limited to Aviator, toss of coins, toss of dice, and sports bets including soccer/football and basketball, among others online. Majority of the female bettors (89%) enjoyed using Aviator products for their activities, while a few preferred fancies jackpots. The attraction of participants to particular betting products was determined by these characteristics—merits, convenience, comfortability, swiftness, inclusivity and benefits accompanying them. These play a significant role in affecting their decisions on gambling products to stake. Interestingly, it is noted that the motivation for female student bettors for gambling and product selection is based on the *speed of payment*. This further strengthens their over-reliance on winning to ‘socket’¹⁵ their income while on campus without considering losing their investments.

Experience with sports betting activities

(i) *Negative consequences of sports betting on their studies*

Participants recognised that gambling activities disturb their private studies on campus. Majority of the female bettors admitted difficulty in combining gambling and their studies, while one person enjoyed social recognition as positive dimension. Engaging in betting activities preoccupies her time for studies, especially when she needs to reflect on taught lessons after lectures. P5 articulated as follows:

That is what I said earlier, even if I am free, instead of me studying, or even when am learning, I will be checking on the phone. I want to see whether the games are going through as I thought or to see whether I am winning or not.¹⁶

This bettor’s action supports studies that becoming embedded with betting activities can jeopardise their academic work, and that they should consider their activity as a leisure pursuit (Acheampong et al., 2022). Others shared how their sports betting activities have marred relationships with group members or study mates over the past three years. P4 mentioned, “*sometimes when they call for group studies, I don’t go because I’m getting money somewhere so I won’t go at all.*”¹⁷ With over two years of betting, P5 shared what she had to endure after losing her sports bet. She recapped:

It’s not easy. When you lose, it’s like your world has come to an end. Because you have invested in something that’s money, your money and you are waiting to reap. And you go and all of a sudden you lose, it’s really painful. Sometimes, the whole day you don’t feel like eating or studying.¹⁸

She expresses the excruciating effect that she had to endure after losing her investment in sports betting. This affects her mood while keeping her away from eating, which can lead to health issues alongside study time loss because their minds are often clouded by only wins. This, when not properly handled, can lead to a variety of gambling behaviours that may

cause harm, resulting in public health issues (Abbott, 2020; van Schalkwyk et al., 2021). Interestingly, all participants acknowledged that sports betting activities can be harmful and damaging to their studies, yet they cannot stop. Participants also recounted devastating moments of emotional grief they experienced having lost their sports bets. These bettors' behaviours are consistent with scholars' assertion that they negatively hinder students' time for learning (e.g., Acheampong et al., 2022). Again, this can lead to some students deferring their courses when they were unable to recoup their investment (after betting with their school fees) (see Frimpong, 2022), as well as discontinuing school because of gambling problems (Botwe, 2020; Okoti et al., 2023). Facing gambling harm comes along with emotional issues, disrupted peer relationships, poor academic performance, mood disorders, suicide for individual gamblers (e.g., Acheampong et al., 2022; Hing et al., 2022; Okoti et al., 2023; Riley et al., 2021; Wardle et al., 2020), family conflict (Gupta & Stevens, 2021), anxiety and other mental health disorders, including depression (e.g., Majeed et al., 2023; Holdsworth et al., 2012), and loss of appetite that can cause both physical and health implications. These gambling harms need strong social policies and effective interventions to fight them for the betterment of young people in West Africa (Bitanirwe & Ssewanyana, 2021; Ssewanyana & Bitanirwe, 2018; Yendork et al., 2023). Otherwise, it may put them at-risk of gambling addiction due to their embeddedness in the activity (Aguocha et al., 2019; Opoku & Yeboah, 2021). Despite the negative effects of gambling, a bettor admitted its positive impact on their colleague bettors and family members at home. P2 narrated her mixed feelings emanating from her betting consequences. She recounted that:

Hmm! If the outcome was negative, hahaha!! I will be dealt with, but anytime I go into it and the positive outcome is massive, they even encourage me. There, you realise it. So, that day even if you are sleeping sometimes, they will be like, are you not betting today? I even end up giving colleagues betting odds, including the males.¹⁹

At home, she becomes a heroine anytime she wins, receiving cheers from siblings. On campus, her betting friends prompt or alert her, even when she is asleep, to remind her of staking. Indeed, she acts as a resource person in betting for male colleagues who also reach out to her for possible betting odds due to her prediction prowess; making her popular as the 'betting queen' among her socialised betting groups and peers on campus. Familial encouragement of the female bettor supports research that it is becoming shared responsibilities among household members obsessed with gambling (DiMeglio & Nower, 2024). To sum up, apart from female student bettors experiencing a range of gambling harm from relationships, studies, emotions, finances and health, one achieved social recognition (betting queen) from family and betting peers on campus. This should be a concern for stakeholders, especially the Education and Gender Ministries, Health

Ministry, and Sport and Recreation Ministry since there is a need for them to establish effective prevention and treatment practices to help minimise gambling-related harm (Christensen et al., 2024).

(ii) *Reducing betting harms and avoiding social relations*

Despite female bettors sharing the negative effects of gambling activities on their finances, relationships with peers, family and community people, and loss of time for studies, they believed that individuals must be cautious and avoid addiction. All participants acknowledged that betting should be undertaken with caution due to its negative effects, such as addiction and gambling disorders, which are detrimental to their teaching profession. With over three years of betting, P6 said, “*yeah! it is because I’m kind of addicted to it now and just addicted to it more than anything else.*”²⁰ Experiencing problem gambling as a bettor, reflects how she is hooked to it, making it difficult to stop gambling. According to P3, she always gambles safely to escape from harm that results from losing everything on betting. She recalled:

I don’t put much money into it. People stake GhC500 (\$42) and more so, their brains/minds will be on their money and it affects them. But, myself, I put only as little as one cedi (less than 5 pence) on it. So, if I don’t win, it doesn’t affect me.²¹

This bettor’s behaviour is categorised as a serious social gambler for leisure or recreational reasons (see Acheampong et al., 2022). Because she appears to engage with gambling products for fun, enjoyment, relief and stillness (Boughton & Falenchuk, 2007; McCarthy et al., 2023) by not investing much in her sports betting activities. In support, P9 outlined her budget for the week, which influences how much should be invested in gambling products. As she puts it:

I use GhC50 (\$4.4) a week and it's based on the money I get as income for my living on campus. I don’t put everything on it. I just manage everything and put the ones I think I will not use for my activity. So, it doesn’t affect my way of living.²²

This bettor appears more or less disciplined with her finances because she does not spend everything on her betting activities like P3. She demonstrates limit-setting behaviour ensuring that not much of her income is spent on her betting activities at the expense of her survival on campus. Her actions reflect a responsible gambling approach (Christensen, 2019), making P4’s behaviour likened to professional bettors who always undertake cost-benefit analyses of their gambling activities (see Acheampong et al., 2022); she exhibits self-control and restraint based on her daily budget. Others explained how they strategised their betting activities with private studies. For instance, P4 shared her tactics:

It takes up my time, yes, but know in all matters you need to be strategic; so, if I know there is an upcoming game like the weekend, then you plan during the weekdays. You have to strategise properly and start betting a day before the day or two days or a week before. You have to strategise when you want to bet.²³

This bettor plans her betting activities to avoid interruptions with her studies. Thus, she makes effective use of time with the match fixtures in her leisure time.

Research reports how male bettors' activities are hidden from their social relations (see Frimpong & Acheampong, 2024) except for members of their gambling chain. This bettor confessed to gambling privately and only shared her ideas and predictions with like-minded peers in the betting chain. P7 recalled:

I only tell those I know who are into betting. I just can't go around telling anyone not into betting, because you don't know what that person may think about you. So, if I know you are into betting, we can 'flow' but if you don't know anything about what I do, how would you relate?²⁴

As a final-year student, P1 explained how she managed to hide her betting activities from people. She mentioned, *"it's on my phone, so they might think I am chatting, but I will be engaging in my betting stuff. Their minds will not even come on my activities"*²⁵. Her approach appears deceptive and separate from shyness as the phone helps her to engage in online gambling products (Thomas et al., 2020). P1's action is also supported by online betting apps due to the proliferation of internet-compatible technologies and its seamless integration with personal mobile money accounts (Mwadime, 2017). All the various strategies adopted by the participants in minimising and preventing gambling harm and progressing in their studies on campus can be linked to responsible gambling approach or harm minimisation measures (e.g., Blaszczynski et al., 2022; Christensen, 2020; Livingstone & Rintoul, 2020; Responsible Gambling Council, 2024; Tabri et al., 2020).

Discussion

The article addressed the call for research on gambling inspirations of females; their choices of products and their experiences related to sports betting activities. This study contributed to divergent motives of female-student bettors (middle-income countries), which are economically driven rather than those experiencing gambling-related problems. It highlights how female bettors relied on their knowledge of arithmetic (e.g., probability) to support their betting strategies. However, their shared motivations are not entirely different from their male counterparts (Lelonek-Kuleta, 2022) who

out of poverty, identify sports betting as a way to obtain economic rewards for their livelihood on campus. Again, speed of payment was identified as an additional motive for gamblers as a strong motivation for gambling and for picking products. Sports betting can deliver hope for a better future for those lacking economic opportunities by offering them ‘something to do’ as reported in countries like Nigeria and Kenya (Olaore et al., 2020). Apart from women in the Global North spending less quality time with their kids, similar effects are yet to be realised among young female adult bettors in Ghana.

In this study, we observed nuances in the approaches of females to minimise harm regarding their gambling activities. The study identified that female student bettors are cautious and flexible in their gambling, to balance it with their private studies. Their behaviours are situated in the responsible gambling practice that sets limits, which can provide them with self-intervention tactics to effectively manage serious harms in gambling and avoiding gambling disorders. Admittedly, the approaches of most female student bettors in managing their academics and gambling activities are embedded in the broader term of responsible gambling. This can help them manage their studies on campus while preventing unexpected shocks, failures and disappointments to their families, communities and the government—an investor in public universities. Therefore, it is recommended for stakeholders, especially the government and its agencies mentioned previously to create special awareness of promoting responsible gambling through practical policies to manage gambling behaviours. This prevention programming must incorporate the female student bettors’ strategies (i.e. setting limits on sports bets or experiencing it as a leisure for fun and entertainment) as they can help to reduce gambling harm among young adults in communities. Again, certain types of gambling products and advertisements, which may make the behaviour more attractive could be better regulated through effective policy measures.

The literature contributed to understanding the motivations of female student bettors, their choices of gambling products and lessons gained from their activities on university campuses. The study’s originality in the Ghanaian community deepens conversations into the paradigm shift of females involved in gambling and this ignites the call for female-specific gambling research (Palmer du Perez et al., 2021). The study’s methodological approach contributed to developing a more clearly defined set of exploratory findings for future research. This made the authors take a neutral stance to avoid prejudices as none of the authors have ever staked bets. This was complemented by allowing only the female authors to conduct the interviews with the participants. Adopting this approach supported soliciting the needed views of participants who spoke freely as they could identify with the gender of the interviewers and chose their location for the interviews.

Findings highlight that female bettors mostly engage with Aviators, toss coins, Sporty Bets, 1xBet and Jackpots through these platforms’

providers for their daily, weekly or monthly gambling activities. The study contributes significantly to the existing literature as it creates awareness by adding to female-specific gambling studies. As the public seeks to address betting harms, it is recommended that stakeholders in education, university management, the government, parents, siblings and sponsors find effective ways of helping students to desist from such behaviours as they can harm their future (see Acheampong et al., 2022). The article fills a gap regarding gambling among young female adults in the Global South, which scholars have unnoticed.

Limitations

The study is limited because it captures the views of young female adults from a department and can be spread to other faculties within the university. It was difficult getting female student bettors to interview due to personal reasons, social and cultural norms as many communities frown on women's gambling activities. Also, the sample size may limit the generalization of the findings, which are peculiar to Ghanaian context. Combining interviewers of both male and female could have not revealed respondents' sensitive issues therefore, may limit getting qualitative data to enrich the discussion of the study. We recommend that researchers replicate or extend this work to private and senior high schools in Ghana and beyond. Further, prospective scholars may consider comparing gender-based strategies of bettors and propose a model that may contribute to minimising gambling harms. Based on the involvement of two members of the university sports team, there is a need for the Sports Directorate to institute a policy that will prevent student-athletes from engaging in sports betting activities while competing in their respective disciplines.

Conclusion

The study addressed the distinctive concerns identified among female PE student-teachers' attitudes towards diverse gambling motives or harm experienced along their professional development in the university. Based on these findings, we implore the government, its agencies, and other stakeholders to collaborate effectively and adopt a shared obligation between the gambler and the aforementioned stakeholders, to avert gambling harm (Marko et al., 2022). Their campaign messages and education should not be limited to but include self-controlled gambling irrespective of the speed of payment, taking personal strategy and responsibility for rational behaviour in terms of betting consumption, identifying character distractors from peers, family and the community as a precursor. Finally, the government should take effective and responsible actions devoid of political party influences for the good of reducing gambling harms and behaviours, which can prevent public health and mental issues.

Notes:

1. Betting is defined as the act of risking money etc., on the unknown result of an event (Oxford Advanced Learner's Dictionary). It is also used interchangeably with gambling in this study.
2. Female represents biological sex and not any other gender identity in the paper.
3. A student-teacher is a young adult being trained and developed as a professional teacher who can teach at the Senior High school level in Ghana.
4. Reflexive thematic analysis (RTA) involves a reflection of the researcher's interpretive analysis of the data conducted at the intersection of (1) the dataset; (2) the theoretical assumptions of the analysis, and; (3) the analytical skills/resources of the researcher (Braun & Clarke, 2019).
5. Interview with P1, 25 July 2023.
6. Interview with P2, 2 August 2023.
7. Interview with P3, 21 August 2023.
8. Interview with P4, 3 September 2023.
9. Aviator is a form of betting that is focused on thrilling crash game. The game aims to enable bettors to cash out their winnings before the plane crashes or flies off the screen.
10. Interview with P5, 28 August 2023.
11. Interview with P7, 2 February 2024.
12. Interview with P6, 25 January 2024.
13. Interview with P8, 15 February 2024.
14. Interview with P9, 23 February 2024.
15. Socket means using living allowances or monies given by guardians or sponsor for upkeep for unintended purposes such as gambling (see Acheampong and Frimpong, 2024).
16. Interview with P5, 28 August 2023.
17. Interview with P4, 3 September 2023.
18. Interview with 8, 15 February 2024.
19. Interview with P2, 2 August 2023.
20. Interview with. P6, 25 January 2024
21. Interview with. P3, 21 August 2023.
22. Interview with. P9, 23 February 2024.
23. Interview with. P4, 3 September 2023.
24. Interview with. P7, 2 February 2024.
25. Interview with P1, 25 July 2023.

STATEMENT OF COMPETING INTERESTS

None

ETHICS APPROVAL

The University of Education, Winneba Review Ethical Board approved the project “Female gamblers within Ghanaian communities: Exploring attitudes to sports betting on the university campus” on January 19, 2024 (reference number: UEWEC/27)

RELATIVE CONTRIBUTIONS

EYA and RF conceived of the study. VSK and FSAS conducted the interviews and wrote the first draft of the paper with the support of MM. RF conducted the analyses and revised the first draft. All authors revised the first draft and further approved of the final version.

ACKNOWLEDGEMENTS AND FUNDING SOURCES

N/A.

RESEARCH PROMOTION

This article examines the attitudes of female Physical Education (PE) student-teachers to gambling and sports betting at a university in Ghana, West Africa. The study is important because prior research has not focused on student-teachers in the global south, who may be more at risk for gambling harm.

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