



Drivers of gambling participation and gambling harm among young people in Sub- Saharan Africa: The case of Ghana

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Declaration of Financial Interests or Relationships

I have the following financial interest or relationship to disclose regarding the subject matter of this presentation:

Grant/~~research~~ support:

1. Research grant for project titled: *Leisure or Livelihoods: A Participatory Study of Youth Perspectives on Gambling and its Social, Economic and Health Impacts in Ghana and Malawi*. Funded by The British Academy (Grant ID: YF\190091)

2. Research grant for project title: *Gambling Harm Prevention and Young People in Ghana: A Co-Creative Health Literacy Intervention in Schools*. Funded by Economic and Social Research Council Impact Acceleration Account (ESRC IAA). (Grant ID: ESRC IAA-OC023)

Other: Sponsorship for participation in the conference: The Swiss National Science Foundation`s (FNS) “Scientific Exchanges” Programme

Outline

- Overview of youth gambling in Sub-Saharan Africa
- Overview of Gambling in Ghana
- Drivers of gambling proliferation and youth participation
- Recommendations

Overview of gambling in Sub-Saharan Africa

- Gambling is not new in Sub-Saharan Africa, but the commercialised form is expanding rapidly, so is an increased potential for harm
- There are 45 African countries with a legalised form of gambling (Glozah et al., 2019)
 - 41 countries require bettors to be at least 18 years old (Sichali et al., 2023).
 - Gambling is prohibited due to Islamic law in 7 countries (Sichali et al., 2023)
 - i.e. Burundi, Eritrea, Guinea-Bissau, Mali, Mauritania, Somalia, and Sudan.
- Most common forms are casinos, lotteries, traditional horse racing and sports betting (Glozah et al., 2019; Ssewanyana & Bitanirwe, 2018)
- Gambling research is young (Ssewanyana & Bitanirwe, 2018).

Ghana as a case study

- Gambling is not new in Ghana, but there is a rapid expansion in commercialized forms (Acheampong et al., 2022).
 - Commercialised gambling began via lotteries in 1962
 - Personal experiences with the lottery
- Gambling among youth, especially online gambling, is on the rise
- Forms:
 - lotteries, casinos, horse racing, and sports betting (Amoah-Nuamah et al., 2022); card games (4.5%), poker machines (2.9%), and lotteries (1.7%) (Glozah et al., 2019)
 - 5 licensed slot machine operators and 21 licensed casino operators: (Gaming Commission of Ghana, 2023).
 - Chinese slot machines are popular in rural communities (Hayk & Sailer, 2020).
 - Sports betting is the most common (Amoah-Nuamah et al., 2022; Agbemabiese et al., 2023),
 - 29 licensed sports betting operators either online or land-based (Gaming Commission of Ghana, 2023)
- The exact extent of gambling participation and prevalence of gambling harm in Ghana are unknown (Badu et al., 2024)



WHERE GAMBLING BEGINS

Participation and addiction to gambling has never been a one-time activity but a series of both traditional and modern childhood games. These traditional and modern childhood games contribute to children developing a desire to gamble. This picture depicts two children who are playing a game called 'counters', which could also influence them to participate in gambling during adolescents and adulthood. Parents should be mindful of the type of games their children play.

Ghana as a case study

- 57% of the population is involved in online sports betting (Ghana Statistical Services, 2021),
- A nationwide study of 5,024 school children aged 8–17 years reported a gambling prevalence rate of 3.1%, with higher rates reported among males (Kyei-Gyamfi et al., 2022)
- 70.68% of youths engage in gambling, placing Ghana 4th in Africa after Kenya, Nigeria, and South Africa (Statista, 2021)
 - 80% of these youths spend 6 to 8 hrs daily on online sports betting during school hours (Statista, 2021)
- Problem gambling
 - Rural: 3 in 10 adolescents overall (3 in 10 females; 4 in 10 males) in the previous 12 months (Odame et al., 2021)
- Gender dynamic: male-dominated, but female participation is rising
- Age dynamic:
 - underage gambling is illegal (Gaming Act of Ghana 2006); but prevalent in both urban and rural communities (Amoah-Nuamah et al., 2022; Glozah et al., 2019), because there is no agency mandated to enforce the law (Amoah-Nuamah et al., 2022);

Drivers of gambling expansion & participation: Macro level

- Gambling research is in the nascent state (Badu et al., 2023)
- The country's steady economic growth in recent years leading to increased disposable income among the population (Statista, 2024)
- High youth unemployment (19.7-32.8%)
 - gambling activities as a means of financial support (Tagoe et al., 2028; Yendork et al., 2024)
 - misconceived perceptions about gambling industry contributing to employment and public revenue generation (Amul et al., 2021; Gilmore et al., 2015; Savell et al., 2014).
- A lack of enforcement of regulations in the instances of minors' participation (Amoah-Nuamah et al., 2023).
- Poor regulation on SIM card ownership (Toklo, 2024).
- Focused on revenue generation through taxation
 - online sports betting revenue is projected to reach US\$36.49 million by 2027 (Statista, 2024)
- Increased marketing and the liberalization of global markets, which opens markets (Glozah et al., 2023; Reith et al., 2019).

Drivers of gambling expansion & participation: Macro level

- Easy access to internet, mobile phones, and televisions (Acheampong et al., 2022; Bitanirwe & Ssewanyana, 2021; Tagoe et al., 2018).
- Prevailing strong sporting culture and fandom (Akanle & Fagoyinbo, 2019; Glozah et al., 2023)
 - especially European football: English Premier League, Spanish La Liga, German Bundesliga, and the UEFA Champions League
- Existing mobile money payment infrastructure enabling stakes to be placed via phones and wins to be paid promptly (Akanle & Fagoyinbo, 2019; Bitanirwe et al., 2022).
- Weak advertising regulations and poor operator monitoring (Badu et al., 2024)
 - Indiscriminate advertising targets viewers of all ages, including children, despite reminders to bet responsibly and legal restrictions for those under 18 (Toklo, 2024).
 - Television gambling advertising features prominent Ghanaian athletes, football team shirts display gambling logos,
 - Gambling industry is currently the headline sponsor of the Ghana Premier League (Badu et al., 2024)

Drivers of gambling expansion & participation: Macro level

- Predatory industry practices (Badu et al., 2024)
- Sophisticated billboard advertisements
 - normalize the practice of sports betting
 - create the impression that betting is easy to engage in and win
 - betting companies are reliable in paying out winnings
 - people are enticed to embrace gambling through television, radio, newspapers, and online platforms
 - some betting company apps are embedded into telco apps
- Enhanced corporate imaging through corporate social responsibility
- Exploitation of the acute need for sponsorships of major events
- Alliances with politicians and circumventing weak regulations to drive the uptake of gambling and gambling harm



ADVERTISING

According to many gamblers, they got into gambling through catchy adverts they come in contact with. In recent times due to the influx of many betting centre there have been innovative ways of promoting the brand through the use of celebrities, social media influencers, billboards at vantage points etc. This has made gambling more attractive and rampant in the society.

Drivers of gambling expansion & participation: Micro level – family circumstance

Lack of parental control over children's phone usage (Toklo, 2024).

Perceived social difficulties from family - negative social support and interactions (Glozah et al., 2019)

Rural: parental divorce, polygamous family— father having more than one wife (Odame et al., 2021)

Perceived family connections, teacher, peer and social support networks are protective (Glozah et al., 2019; 2021).

Drivers of youth participation: personal factors

- **Gambling as a source of revenue, livelihood & investment** (Acheampong *et al.*, 2022; Amoah-Nuamah *et al.*, 2022; Agbemabiese *et al.*, 2023; Darragh *et al.*, nd. Ofosu & Kotey, 2020; Yendork *et al.*, 2024)
- **Betting as a leisure activity and avenue for socialisation** (Amoah-Nuamah *et al.*, 2022; Opoku & Yeboah, 2021; Tagoe *et al.*, 2018)
- **Betting as coping mechanism for psychological distress and social pressures** (Tagoe *et al.*, 2018)
- **Cognitive distortions and false beliefs - a 'near miss comes a win'** (Agbenorxevi *et al.*, 2023).
- **Perception of gambling as a sign of modernity, technological progress and a means of connection to the developed world** (Hayk & Sailer, 2020).



SOURCE OF LIVELIHOOD

A young man who sees gambling as a main job and source of income to cater for himself and his family as a whole, has won quite a large amount of money. This man started gambling since he was in senior high school and this has gone on into his adult life. Through gambling he is able to take care of his children and is living a happy life.



SALVATION

A bright young man obtained good grades after senior high school. However, he did not get any financial assistance to further his education at the university level. Fortunately, a friend introduced him to gambling and he eventually won a huge amount of money that was able to pay for both his tuition fees and living expenses by the university.



SOURCE OF INVESTMENT

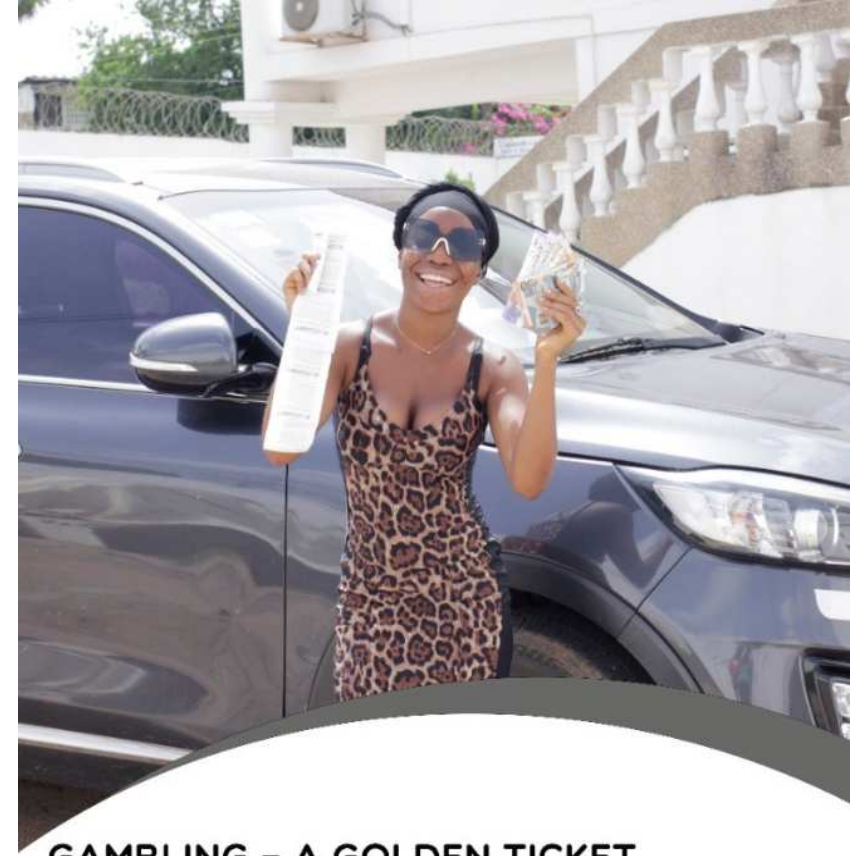
A young gambler uses the money she wins from gambling to invest into her building project. So, gambling has become a major source of income for her investment. Through gambling, she has invested in her building project, so she will advise people to also participate in gambling.

Drivers of youth participation: personal factors

- Overconfidence in the ability to predict outcomes based on past results and trends (Agbenorxevi *et al.*, 2023).
- Male gender - rural & urban (Glozah *et al.*, 2019; Kyei-Gyamfi *et al.*, 2022; Odame *et al.*, 2021)
- Having friends who gamble (Kyei-Gyamfi *et al.*, 2022; Tagoe *et al.*, 2018)
- Alcohol use - rural & urban (Odame *et al.*, 2021; Yendork *et al.*, 2024)
- Rural: sexual abuse victimization, breakup, bullying victimisation, being in a romantic relationship (Odame *et al.*, 2021)
- Religious participation, being an older adolescent, and being in JHS 3 are protective for a rural sample (Odame *et al.*, 2021)

Positive impacts as drivers

- Sense of fulfillment and happiness from unexpected gambling win (Ofosu & Kotey, 2019; Opoku & Yeboah, 2021; Yeboah *et al.*, 2022)
- Avenue to expand social networks (Amaoh-Nuamah *et al.*, 2022)
- Escape route from the stressors of daily living (Tagoe *et al.*, 2018)
- Financial gain and improved knowledge about the game of football (Agbemabiese *et al.*, 2023; Opoku & Yeboah, 2021; Yeboah *et al.*, 2022)



GAMBLING – A GOLDEN TICKET

A young lady was desperate for money and worked many jobs but her efforts did not bring wealth. Then a friend introduced her to betting and she risked all that she had. To her surprise, she got lucky and won. This was her big breakthrough! Suddenly, she was a rich woman with a new car, a new house and start-up capital for a new business. And so, for one in a million, gambling can be a golden ticket.

Negative Impacts

- Risky gambling: using school and hostel fees for sports betting (Frimpong, 2022).
- Recurrent suicidal ideation, depression psychological distress (Acheampong *et al.*, 2022; Majeed *et al.*, 2023; Mnau *et al.*, 2024)
- More loss of money than win (Ofosu & Kotey, 2019)
- Stealing and borrowing to bet (Hayk & Sailer, 2020; Opoku and Yeboah, 2021; Yeboah *et al.*, 2022).
- Physical health consequences among students
 - e.g., stomach ulcers & insomnia (Acheampong *et al.*, 2022)
- Poor study habits and declining academic performance among students
 - e.g., less time allocated to study (Acheampong *et al.*, 2022 ; Amoah- Nuamah *et al.*, 2022; Kwarteng-Nantwi *et al.*, 2022; Yeboah *et al.*, 2022).
- Frustration, heartbreaks, and emotional distress from losses and betting anxiety (Agbemabiese *et al.*, 2023)





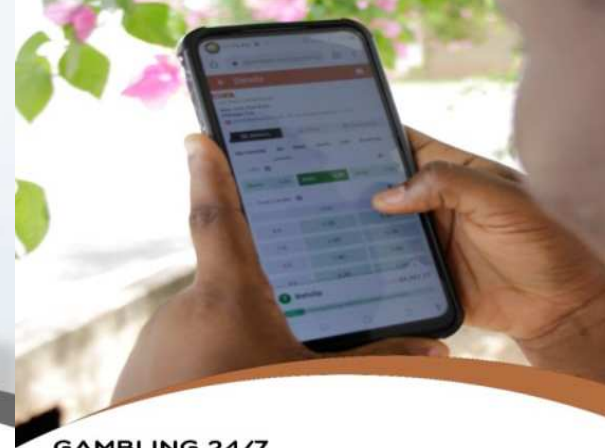
GAMBLING AND DIVORCE

Divorce occurs mainly because of disagreements or misunderstanding between couples. Children participating in gambling could be the cause of these disagreements and misunderstandings. A 12-year-old boy receives money from his father as his pocket money but uses it to bet on soccer games. After winning, he gives most of the money to his mother and when his father found out later, he got angry and asked his wife and son to pack and leave the house. This eventually led to a divorce. Therefore, parents should not encourage their children to engage in gambling.



GAMBLING INTO ALCOHOLISM

A young man who uses gambling as his source of income and livelihood lost a big bet. As a way of coping with the huge loss of money, he goes to a drinking spot to buy hard liquor to drink so that he can forget the pain of losing. Participation in gambling can lead to alcohol.



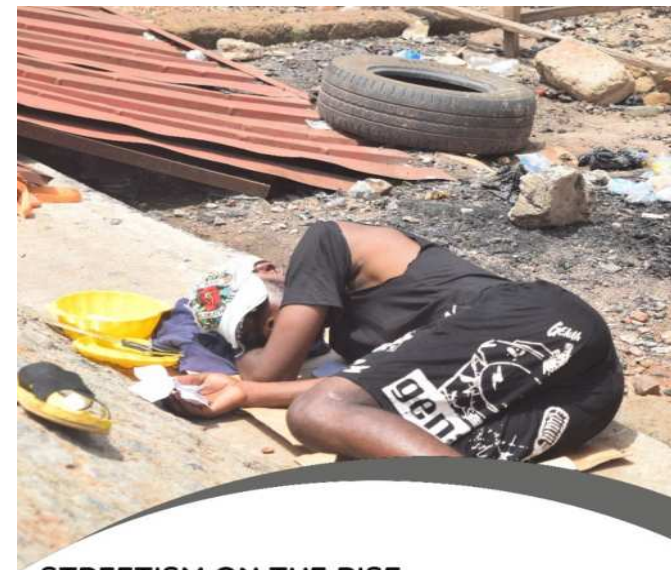
GAMBLING 24/7

Gambling has become too easy to access. Anyone with a smartphone or a laptop can gamble anywhere, anytime. This picture depicts an individual who no longer needs to visit the betting shop; she is able to stake on her phone while going about her daily life. However, this can have negative impacts on our communities. Too often, people lose their focus, walking the streets inattentively, their eyes glued to their phones rather than interacting with each other. This can even cause tragic accidents. Going forward, we must think carefully about where and when it is appropriate and safe to gamble.



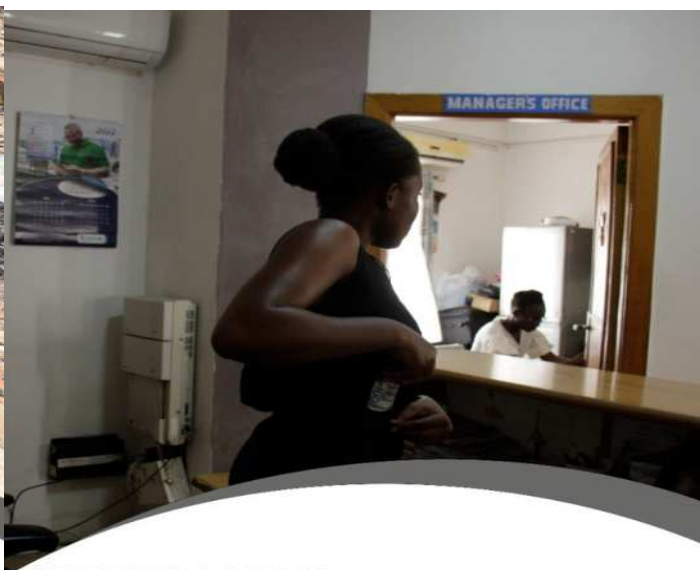
BROKEN HOME

Gambling causes broken homes due to gamblers using all their money to stake and not win from the bet. The picture shows a 36 years old man who usually stakes and wins his bets. Unfortunately, after some time, he began losing all his bets, so it got to a point where he had to sell his house in order to continue gambling habit. After selling his house, he moved to rent an apartment, but he continued to bet because he was addicted. After a few years, he could no longer pay for his rent because he gambled with the money and lost. As a result, he was ejected by his landlord for his inability to pay his rent, making his wife and children to leave him. People must not take too much risks in gambling.



STREETISM ON THE RISE

As gambling increases in our communities, so too does addiction and even streetism. This picture depicts a young hustler who became deeply involved in gambling. Despite squandering the majority of money invested in his trading business, he borrowed more from his uncle in order to chase his losses. Today, he is left in a state of depression, penury and homelessness.



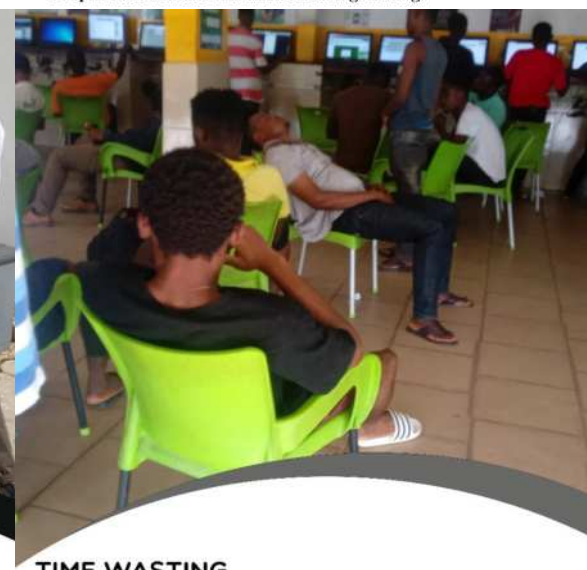
STEALING A LIVING

Gambling addiction can encourage stealing in the workplace. This picture depicts a young woman trying to steal money from her employer to feed her addiction. She was in a haste to pocket the money while escaping the attention of her manager, knowing that she would be sacked and arrested if caught. Subsequently, she uses the stolen money to bet on football. However, she loses because one match didn't go as she predicted. Upon discovering that the money had been stolen, her boss demanded that it be repaid. However, because she could not produce it, she lost her job and her living.



INDEBTEDNESS

A young man who thought he has studied the roulette perfectly borrowed a huge amount of money from his friend and used it for the wager/stake. Unfortunately he lost and got harassed by his friend whom he owes the money. Now, he has to get a decent job and work hard to settle his debt.



TIME WASTING

A young gentleman who is addicted to gambling abandoned his work and family and spent most of his time with friends at betting centres hoping for a miracle to happen. Unfortunately, he ended being a loser and a time waster because he never won any significant amount of money. While he was spending most of his time in betting centres, his friends who were at work were able to save or earn more money due to the devotion of time and working hard. Time is gold!

Why focus on drivers?

- Several important **policy, public health, and socio-economic implications**
- **To inform public policy and regulations:** target control, taxation, and regulation enforcement
- **Socio-economic planning:** understand economic vulnerability and social protection targeting
- **Enhanced public health interventions:** targeted clinical interventions, problem gambling prevention strategies, school-based and community advocacy campaigns
- **Inform research and monitoring of gambling platforms**
- **Cultural and religious engagement:** involvement of faith and community leaders,

What is the way forward?

Stronger regulation and enforcement

- Enforce age restrictions
- Monitor and penalize operators that permit underage gambling
- Regulate advertising, especially during youth-focused TV/radio programs and sporting events
- Better regulation for online betting

Effective government employment programs for stable, well-paying jobs for income.

Continued education about gambling harm

Stigma reduction campaign to encourage help-seeking &
Accessible support services for those with problem gambling

Further research



THANK YOU



QUESTION?