

An Exploration of Digital Sports Betting Cravings among Female Graphic Design Students

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Abstract

Digital sports betting has become increasingly prevalent among university students worldwide, including female graphic design students. Despite the growing concern about its impact on their academic performance, there is a lack of research that focuses on the phenomenon of digital sports betting cravings among female graphic design students. The topic is significant as it addresses a growing issue that affects the academic success and well-being of female graphic design students. Some students have resorted to deceiving their parents/guardians to obtain money for betting in hopes of winning enough to cover their daily expenses while at university. This study examined the extent of craving for online sports betting among female Graphic Design students and how it affects their academic performance. The research design combines qualitative and quantitative methods to gather vital data from respondents. The researchers used a questionnaire and interviews with 21 randomly selected female students to collect data. The interview section helped to uncover the motivations behind their betting habits and the impact on their academic success. The results showed that financial assistance to support their university education was the main reason female Graphic Design students participated in online sports betting. Additionally, some students started betting even before reaching the tertiary level. The findings of this study have important implications, highlighting the need for key stakeholders including university administrators, counsellors and policymakers to take action to address the issue and lessen the participation of female Graphic Design students in online sports betting.

Keywords: Online Sports Betting, Graphic Design, Students, Academic Performance, Craving Behaviour, Digital

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1.0 Introduction

Ghana's economy is currently experiencing a state of disarray, indicated by a high policy rate of 27% (as reported by the Bank of Ghana in 2022) and a corresponding inflation rate of 50.3% (according to the Ghana Statistical Service in 2022) for November. "Unemployment among the youth is so high and has reached an alarming rate in Ghana" (Ampong, 2020). Many exuberant youths, both employed and unemployed, face severe economic hardships and are actively searching for opportunities to earn quick money to meet their basic needs. One avenue that has gained popularity among the youth is digital (online) sports betting, with more betting companies in many parts of the country. Surprisingly, even females who were not known to participate in betting years ago are now involved. A recent survey conducted by researchers of this paper revealed that some female Graphic Design students are also participating in online sports betting, primarily to support their financial needs while on campus. They participate in sports betting on a global scale, including major events like the World Cup, Africa Cup of Nations, and various professional soccer leagues such as the English Premier League (EPL), Spanish La Liga, German Bundesliga, Italian Serie A, and French Ligue 1. Additionally, they place bets on annual competitions such as the UEFA Champions and UEFA Europa Leagues.

According to Thompson (2022), "Sports betting can easily be defined as one of the most widely-spread forms of gambling." In the words of Black (2022), it dates back hundreds of years, although it is difficult to trace exactly where and when it all started. Some pundits suggest bets were placed for the first time in Ancient Greece. In contrast, others insist there is evidence of similar betting activities even before that. "In general terms, sports betting is placing a wager, commonly referred to as a bet, on the outcome of a particular sports event" (SI, 2020).

Sports betting has been with Ghanaians for several years. "The passion for getting more monies from all kinds of sporting betting had existed years ago" (Boateng, 2020). Sports betting has a long history that dates back to when people used to wager personal belongings, such as cars, stores, shops, and houses, along with cash.

This betting culture extended beyond traditional sports like football and athletics to include individual athletes, boxing, and other events. Even when online betting was unavailable, individuals would place bets in front of witnesses. While there is scant indication that Ghanaians used to gamble on sports, it was typical for former pupils to wager on their favourite players during yearly inter-school athletics championships.

Generally, the issue of sports betting has been associated with men. "Sports betting is common among these young male motorcycle riders and is associated with alcohol consumption and cigarette smoking" (Nabifo et al., 2021). "The predominance of men in the group of problem gamblers is far from surprising; one consistent finding is that a clear majority of problem gamblers are males, both in clinical settings and in the general population" (Håkansson et al., 2020). There have been commentaries on betting associated with men. The situation cannot be said of women. If there were females' involvement in betting, the percentage is probably negligible. It is neither non-existence nor very little can be read about females indulging in betting orgies in Ghana. "In contrast, here, 12 percent of men and only one percent of women in the present sample were problem gamblers, similar to a previous study in elite athletes where 14 and one percent of men and women, respectively, were classified as problem gamblers" (Håkansson *et al.*, 2020).

In the 21st century, the youth, particularly females in Ghanaian tertiary institutions, have developed a strong interest in betting. The recent trends in female participation, choice of betting platforms, and preference for direct engagement without intermediaries have changed significantly. These female bettors believe that betting can help them meet their basic needs during their studies and potentially after graduating from technical university. Students are allowed to use mobile phones in various tertiary institutions. Some students use all kinds of phones, which enable them to surf the internet and gather any information they want. The freedom to acquire and use a mobile phone is without any form of restriction for vigorous self-participation. Many students in tertiary institutions tend to choose any betting company to bet with regardless of the after-effects. "Sports Betting has no boundaries so far; the bettor knows the rules and how to play a bet online with his or her self-phone" (Sanchez Roblez Tre, 2019). The phenomenon of almost every student using an analogue phone, android, tablet, or iPhone contributes to the curiosity for online sports betting by female Graphic Design students. "Smartphones have made it incredibly convenient to bet on sports, but of course, we use it for much more than just sports betting" (Stevens, 2020). They engaged in the wager of various sports betting both locally and internationally via online platforms, mostly on their self-mobile phones.

In Ghana, sports betting and its allies are regulated by the Gaming Commission of Ghana, which makes it legal for sports bettors to participate in any of them for money at any time. The Sports Betting Industry has flourished, with as many as 35 betting companies licensed by the Gaming Commission of Ghana, with branches of these companies spread nationwide (Gaming Commission, 2022). It is alarming and poses national security threats in future if relevant stakeholders do not find solutions immediately.

Baker (2021) states, "Paper betting slips, better known as 'tickets', was a big deal back in the day, especially on Saturday. Ghanaian bettors would carry their tickets across the streets of Accra and Kumasi, diligently ticking their correct predictions and counting down to their big payday as the matches are being played." There is a new trend among some students who participate in online sports betting, intending to earn money to alleviate their financial difficulties caused by economic hardship in the country. The impact of technology on the growing trend of digital betting among Ghana's youth is significant and cannot be ignored. "Modern technology has become part of daily activities and is used to enhance production in many sectors of Ghana's economy" (Enniful, et al., 2022). Operators have made digital betting affordable to attract more customers, and it has been observed that some young Ghanaians can place bets online for as little as GHC1. This information suggests that online betting has become an accessible and affordable option for many Ghanaian youths. "The fact that we could bet with as low as GHC1 also added to the appeal factor of sports betting" (GhanaWeb, 2021).

Digital Sports Betting has become so popular in Ghana. The 'canker' is prevalent to a level that in most parts of the country, now and then, there are running adverts on TV and radio, plus those pop-up adverts streamed online and on smartphones. Gaming Commission (2022) upholds that Ghana's gaming industry has witnessed tremendous growth over the last decades. The expansion sees this in casinos, sports betting centres, and other forms of gambling in various cities across the country. The youth, especially those described as Ghana's active working age group, are the target of these betting companies. Unlike their male counterparts, females are rarely seen in these gaming centres, especially on weekends nationwide. Due to the current economic hardship in the country, some female Graphic Design students have become passionate and are engaged in betting. The development sparked the quest to search into the topic.

The justification for the study indicates there have been quite some investigations carried out by a few authors on sports betting in Ghana and other parts of the globe. However, their systematic studies mainly highlighted active males' participation in the sports betting menace. There have been few or no practical studies on female students' desires for digital sports betting. The uniqueness of this study is unusual in that it focuses on female Graphic Design students who are interested in online sports betting while still pursuing academic courses at a higher education institution. Accordingly, the researchers' quest to study the surge of craving among female

Graphic Design students for digital sports betting activities and the ramifications on their academic performance.

1.1 Statement of the Problem

University students, notably female graphic design students, are growing interested in online sports betting. However, there is rising worry about how this behaviour will affect their academic achievement. Female graphic design students addicted to digital sports betting may engage in fraudulent techniques to support their betting activities. This study aims to look at the level of digital sports betting addiction among female graphic design students and how it affects their academic performance. The research will explore the motivations behind this behaviour and identify effective strategies and support systems to lessen the negative consequences of digital sports betting cravings on academic performance. The findings of this study will be relevant to university administrators, counsellors, and policymakers responsible for addressing the issue of digital sports betting craving among female graphic design students.

1.2 Objectives of the Study

1. To ascertain the extent of experiences to which female Graphic Design students have become passionate about Online Sports Betting.
2. To establish the motivations that induce female Graphic Design students to Online Sports Betting activities.
3. To explore the repercussions of Online Sports Betting craving on female Graphic Design students' academic performance and well-being.

2.0 Literature Review

2.1 Theoretical Framework underpinning Online Sports Betting

A possible theoretical framework that could be used to study the craving for online sports betting among female graphic design students in Ghana due to economic/financial hardship is the Economic Hardship Theory (Hing, et.al., 2016). This theory suggests that financial hardship can increase the likelihood of individuals engaging in problem behaviours, such as excessive gambling, as a coping mechanism.

Additionally, the theory on digital sports betting is the Social Learning Theory (Bandura, 1977). It could be relevant in this context, as individuals may observe and imitate the behaviour of others who engage in online sports betting, particularly if they perceive it as a way to cope with economic hardship or generate income. In the context of digital sports betting, this theory suggests that students may be influenced by their peers or role models who engage in online sports betting. The theory suggests that students may be motivated to engage in online sports betting because of the perceived rewards, such as financial gain or social status. Over time, students who crave online sports betting may become addicted to the behaviour and engage in deceptive practices to fund their betting activities, further reinforcing the behaviour. This theory suggests that effective strategies to address digital sports betting cravings should focus on changing the environment, providing alternative behaviours, and supporting positive behaviours to prevent addiction and reduce the negative impact on academic performance.

Another relevant theoretical framework is the Psychological Stress and Coping Theory (Lazarus & Folkman, 1984), which suggests that individuals cope with stress by engaging in behaviours that provide temporary relief, such as gambling. The Psychological Stress and Coping theory proposes that individuals experience anxiety in response to perceived threats or challenges and that coping mechanisms are used to manage these stressors. In this context, the approach could be applied to understanding why female graphic design students in Ghana may turn to digital sports betting to cope with the stress and economic hardship they may be experiencing. In the context of online sports betting among female graphic design students in Ghana, financial hardship could be seen as a stressor that triggers a desire to seek out coping mechanisms, such as online sports betting, to alleviate stress and improve their financial situation. This framework could be used to explore how economic hardship affects the stress experienced by female graphic design students and how digital sports betting is used as a coping mechanism to manage this stress.

This study will utilize a specific set of theories and other relevant approaches, which may be older but still applicable and significant to the study. The outlined ideas will be applied either individually or in combination to examine the connection between female Graphic Design students and their online sports betting habits.

2.2. Tertiary Education in Ghana

Education is recognised by UNESCO (2012: p.8) as "a fundamental human right – one that all individuals are entitled to enjoy whatever the circumstances in which they live – that also brings important benefits to human society as a whole". Although Ghana possesses abundant natural resources, its citizens are currently facing difficulties, and the economy is experiencing challenges. Various sectors of the economy are struggling to stay afloat, and some of these sectors are led by women who have received tertiary education. Key positions women are championing their roles in parts of Ghana include banking, health, judicial service, academia, police, and

others. Some females also lead their own private companies or entrepreneurs due to their high tertiary education level. Thus, acquiring various tertiary education disciplines helps women rub shoulders with men in securing good-paying jobs.

Tertiary education is critical for promoting growth, alleviating poverty, and increasing shared prosperity. According to Arnhold (2021), "Tertiary education encompasses all post-secondary formal education, including public and private universities, colleges, technical training institutes, and vocational schools. A highly trained workforce with lifetime access to a strong post-secondary education is required for innovation and growth: educated individuals are more employable and productive, earn higher incomes, and are better equipped to cope with economic shocks."

Gone are the days most females were suppressed from pursuing higher education at the tertiary level. "In most developing nations, the greater the degree of education, the smaller the proportion of females engaging in school" (Bosu & Dawson-Amoah, 2018). In the 21st century, females are embracing themselves to fit in the digital era by pursuing higher education in various disciplines at the tertiary pedagogical level. Apart from personal growth development, females pursue tertiary education to enhance self-esteem, earn respect and recognition from society and enhance their opportunities to obtain well-paid jobs in the world of markets. "The benefits include higher employment and earnings, increased productivity and innovation, greater social stability, more effective public administrations, increased civic engagement, and better health outcomes" (Arnhold, 2021).

The Ghana Tertiary Education Commission (GTEC) is the only legally authorized institution in Ghana responsible for approving curricula and related issues for various tertiary institutions. Takoradi Technical University (TTU) offers over 20 programmes, including Graphic Design Technology, at levels ranging from HND to Master's. Admissions are subject to GTEC-approved requirements. Historically, the number of male students in the Graphic Design Technology program at TTU has significantly exceeded that of female students. However, in recent years, the trend has shifted, and the number of female students enrolled in the program has increased considerably.

Tertiary education is just as important as elementary education. The purpose here is to directly teach students to fill the large employment markets accessible in Ghana and abroad. One of the primary goals of Ghana's higher technical education is to prepare students to be efficient and successful workers in industries and responsible citizens in their communities. "In short, higher education institutions train students not just for appropriate and relevant work skills, but also for active participation in their communities and cultures" (Arnhold, 2021). "Tertiary education contributes to greater labour productivity, and tertiary education plays a significant role in improving professional qualities in the nations analyzed" (Peak, 2020).

Technical University Education is to train students with hands-on training for industries and entrepreneurs. Among several things, students are to attend lectures regularly, undertake assignments, write reports on course field trips, contribute to group meetings, and write mid- and end-of-semester examinations. As a requirement for admission, tertiary students must pay approved university fees. The fee payment policy is supported by the parliament of Ghana and is enforced annually by GTEC. Due to the excruciating economic hardship in the country, some parents/guardians cannot pay their ward university fees at a goal. "Most Ghanaian families barely survive economic conditions with their children seen dropping out of school for their inability to pay school fees. Thereby hitting the snug" (Matey, 2020).

Every tertiary institution has a set of rules and regulations regarding the payment of university fees approved by the university council. These policies may be reviewed with student representatives from time to time. To accommodate students, some institutions allow payments in instalments spread out over the academic year, while others require a certain percentage of the fees to be paid in the first semester and the remainder in the second. Unfortunately, some students take advantage of these payment options and use the remaining funds for purposes other than education, such as investing in high-risk ventures or engaging in online sports betting activities. It is a serious concern as financial stability plays a crucial role in completing one's studies, from a single semester to the entire programme. The temptation to earn quick money or fulfil personal needs has led some students to participate in various illegal activities, including online sports betting, regardless of the consequences. Regrettably, this trend is becoming more widespread, and even female Graphic Design students have become involved. Perhaps, some students lack basic knowledge of financial management.

2.3 Technology and Online Sports Betting

"Modern technology is known for revolutionising how most industries operate these days" (Gregory, 2015). The dawn of 21st-century technology has made it easy for young people to participate in online sports betting. "In the century before, communication of reaching out to loved ones was via post office mail or analogue telephonic placed at vantage points within the communities" (Henkin, 2006). Technology has paved the way for many adults and young people to participate in online sports betting. "Many things have become considerably more handy and accessible as a result of mobile technology. People may use their smartphones to conduct various tasks, including internet shopping, banking, and even real-money gambling" (Enos, 2022). "Because it provides

a convenient and accessible means of making sports bets, mobile technology has been critical in contributing to the surge in popularity of online sports betting." (Killick & Griffiths, 2020). The 'canker' is widespread globally. Due to recent technology, the betting spree can be seen in other developing African countries, especially where joblessness is at a high rate. The apparent government interventions in various programmes make little or no impact on the youth. The situation is even dire in developed and developing communities, villages, towns and cities in most parts of the country. It is worth noting that female students who were not seen as part of the online sports betting saga are now extensively involved. There could be reasons credited to their continued involvement in online sports betting.

Today, due to technology, sports betting companies in Ghana have made betting online straightforward with no hassle and easy to operate by any mobile user, thereby eliminating betting agents or any third-party assistant. "That being said, online sports betting will continue to evolve alongside modern technology" (Business-Cloud, 2022). Subsequently, the increased usage of mobile users grew by each day. Many tertiary students/bettors grew interested in online athletic betting since they could register an account, deposit money in their wallets, and bet at any time of day or night (now in Ghana - MTN, Vodafone, and Airtel/Tigo). "Industry technological improvements have resulted in the Gaming Commission increasing its level of complexity" (Gaming Commission, 2022).

"Mobile apps are another example of technology that has revolutionised online sports betting. Punters worldwide can download apps from their favourite sportsbook and use them whenever and wherever they want" (Business-Cloud, 2022). Today, technology and online betting are inseparable. Technology has gradually become part and parcel of daily activities, and the benefits are immense to many students. "Currently, technology is making headway at an expeditious pace, affecting many changes in individuals, entrepreneurs, groups and industries landscape" (Enniful, 2023). Interestingly, the number of female students who use technology skills to patronise sports activities on their phones is quite significant. Several adverts are being run nationwide via many platforms to woo their victims and clients.

Betting continues to rise daily, so the various betting companies keep throwing mouth-watering and appealing dynamics into the game, thereby flattering their victims into the game now and then. Thanks to the dawn of technology. Female Graphic Design students who win digital bets are paid promptly by the betting companies. They receive their instant reward or winning in their wallets, enabling them to bet again at any time. There seems to be great competition among the various betting companies regarding the means to flatter bettors into their folds daily via technology gimmicks. "Acknowledged advancement of mobile technology has been paramount in contributing to the rise in popularity of online sports betting" (Killick & Griffiths, 2020). It provides an easy platform and accessibility method for placing sports bets (smartphones, laptops, tablets, and non-android phones). "The ability to bet via mobile devices is one of the biggest technology innovations the betting industry has witnessed. Considering the inconvenience related to betting on computer systems, mobile betting has gained exponential popularity. Many online sportsbooks have mobile versions of their websites or apps, most mobile operating systems" (GIOSUE, 2022). The use of smartphones is very generic on campus due to their affordability. "However, it is assumed that with the growing development in smartphones, mobile learning would be made possible as many companies are very competitive in manufacturing smartphones, incorporating up-to-date apps sold at low prices. Subsequently, this technology can reach even low-income" (Ng et al., 2017).

2.4 Female Graphic Design students' addiction/craving to Online Sports Betting

Stauffer (2021) states, "Addiction is a chronic condition that is influenced by biological, psychological, social, and environmental elements. Approximately half of the risk for addiction is inherited. Genes influence the level of reward that people feel when they first use a substance (e.g., drugs) or engage in particular behaviours (e.g., gambling)." "Higher desire to re-experience the use of the substance or behaviour, potentially influenced by psychological (e.g., stress, history of trauma), social (e.g., family or friends' use of a substance), and environmental factors (e.g., accessibility of a substance, low cost) can lead to regular use/exposure, with chronic use/exposure leading to brain changes." Hofstra-University (2022). "Changes in cortical (pre-frontal cortex) and subcortical (limbic system) areas affecting neuro-circuitry of reward, motivation, memory, impulse control, and judgment" (Fumagalli & Priori, 2012). Despite awareness and experience of numerous repercussions of addictive behaviour, the addictive syndrome can lead to significant increases in cravings for a drug or activity and deficiencies in the capacity to moderate this drive appropriately. Female Graphic Design students' appetite for online sports betting appeared to surge. If the desired trend by some selected females in sports betting continues, they will likely be drowned in the addiction syndrome. More pragmatic steps need to be taken to arrest the situation.

"Betting online sports requires great skills and ability to envisage to win regularly" (Football-Ghana, 2021). The claim is backed by Buchdal (2003), "bettors need to sharpen their skills before placing any bets." The primary concern here is that if the craving of some female Graphic Design students is not curbed, it could

damage their psychological thinking and destroy their lifestyles soon. The assertion is supported by the following, "Addiction is a complex, chronic brain condition influenced by genes and the environment that is characterised by substance use or compulsive actions that continue despite harmful consequences. For a long, addiction meant an uncontrollable habit of using alcohol or other drugs. More recently, addiction has expanded to include behaviours, such as gambling, substances, and even ordinary and necessary activities, such as exercise and eating" (Hartney et al., 2022). Hartney *et al.* (2022) outline some signs and symptoms which vary from one addiction type to another. They include an inability to stop, changes in mood, appetite and sleep, continuing despite adverse consequences, denial, engaging in risky behaviours, feeling preoccupied with the substance or behaviour, legal and financial problems, and withdrawal.

"It is common, if not normal, to go through a stage of engaging in substance use or an addictive behaviour without believing you are addicted" (Hartney *et al.*, 2022). It is a peradventure fun engaging in online sports betting. The more likely these female Graphic Design students continue gambling, the high risk that they will become habituated to the menace. "Addiction is defined by regular participation in the behaviour" (Hartney et al., 2022). "A person's chance of getting addicted is partially hereditary, but environmental variables such as being around other addicts are likely to raise the risk as well." Addictions sometimes spiral out of control because you require more and more to fulfil demand and obtain the high" (NHS, 2021). Because most students at this level are in their early twenties, addiction can create mental health issues.

"Addiction can be described as a canker which is not curtailed, spreads with time and becomes very difficult to overcome" (Loussouarn, 2013). Some female Graphic Design students have become glued to, embraced digital technology and applied the benefits of online sports betting. Stakeholders must instil integrity in female Graphic Design students and make them productive for the industry. Many young women in our societies are doing well in their respective disciplines so shall these female graphic design students. "Being youthful is synonymous with change, growth, and the future. Being young entails confronting problems and establishing or rebuilding a place for future growth. It entails transforming issues into opportunities and solutions and being a driving force in society" (Kabacan, 2021; Muwonge, 2021 & Idoko, 2022).

2.5 Psychosomatic effects on Female Graphic Design students' craving for Online Sports Betting

This aspect of the study is crucial since it deals directly with the craving for female Graphic Design students. The psychosomatic (psychological) effects on craving female students for online sports betting are critical since their performance on a semester basis is determined via practical assignments, presentations, reports writing, mid- and end-semester examinations and others. The psychology of young adults is as important as that of adolescents and should not be compromised. "In other words, the differences between adolescents and adults are stark, and the years between 18 and 26 are when young people develop psychologically in ways that bridge these differences. This development reflects many things, including young people's opportunities to take on new roles and responsibilities and changes in their social contexts" (Bonnie et al., 2015). Their psychological thinking about tertiary education at this level is not well shaped. In that case, it will translate into bad performances in the industry where they are expected to work and be paid. Again, because of the previously mentioned obstacles, they may not be able to conduct their enterprise as planned. "Excessive online sports betting can have a variety of negative outcomes, including anxiety and depression, decreased job productivity, financial issues, and strained relationships" (Drexler, 2022).

In today's job market, where there are limited opportunities in the graphic design industry, women from diverse fields compete with men for jobs. However, a reputable graphics firm's manager will not hire a female graphic design graduate who allows personal issues to impact her work negatively. If she does get hired and this affects her output, she will be terminated, further contributing to the already high number of unemployed young people in the country. Female graphic design students at this stage of their education should acquire all the necessary skills and practical knowledge to succeed professionally in the industry. They should prioritize their academic responsibilities over online gambling or other non-academic pursuits.

The psychological well-being of these female Graphic Design students is essential for the assimilation of the training and acknowledgement being imparted to them by their lecturers. They require a clear mind to focus on the lecturers' significant hands-on instruction, knowledge, and skills for the profession following graduation. "Properly designed, hands-on learning helps students to think beyond the box, encouraging them to experiment with and investigate the challenges, tools, and substances they will routinely deal with in their chosen occupations" (New School-of-Architecture & Design, 2020). Some female students on campus may not have sound minds and are having difficulties meeting their basic needs due to financial constraints. This lack of financial stability can negatively impact their ability to concentrate in class and may result in poor academic performance and well-being.

To address this issue, affected female students should receive counselling and guidance on managing their finances while on campus, which will help them avoid debt and related problems. In the words of Stollak et al. (2011), "women are more likely to have a wise budget than men. However, women more frequently accumulate

a higher amount of credit card debt and total debt". Data shows that many female graphic design students are in their late teens or early adulthood. Due to their young age and limited life experience, they may not have developed deep critical thinking skills, making them susceptible to issues that can escalate if not addressed. Additionally, some of these female students may be unable to handle the stress of financial hardships from their parents/guardians. They may resort to harmful behaviours, such as engaging in casual sex or prostitution while studying on campus. This theory suggests that financial hardship can increase the likelihood of individuals engaging in problem behaviours, such as excessive gambling, as a coping mechanism. It can be linked to the Economic Hardship Theory (Hing et al., 2016).

The tendency might be harmful to their psychological thinking and academic achievement. Suppose female graphic design students engage in digital sports betting regularly. In that case, their academic performance may suffer due to the possible distraction, time-consuming nature, and destructive impacts on mental health connected with such activity.

2.6. Ghana's Economic Hardship and its effects on Female Graphic Design students

In the 21st century, many developing economies in parts of the world are going through challenging times, including Ghana. Since the birth of COVID-19 in China and its spread worldwide in 2020, Ghana's economy has been in turmoil. Due to the severe economic hardships, some parents/guardians are experiencing unprecedented financial challenges. Consequently, many Female tertiary students bear the burden of the country's technological and budgetary difficulties. When the economy of a poor or developing country, such as Ghana, is in bad shape, females suffer greatly. "Despite the vital role that women play in driving development, women in developing nations are likely to pay a disproportionate weight in an economic crisis" (USAID, 2021). Economic hardship makes a severe impact on their financial obligations. Some of them cannot fulfil basic needs while undergoing various technical training on campus.

In exceptional situations, parents must postpone or remove their female pupils until the next academic year. "Parents may be pushed to pull their children, particularly girls, out of school and into the labour force to augment limited household finances" (Holloway et al., 2008). The stress of doing practical assignments and other academic work, coupled with the everyday hardship of being unable to meet daily basic needs as a female Graphic Design student, could result in mental health problems to some extent. "Many students find college to be a difficult experience. In addition to dealing with academic pressure, some students must cope with the hard duties of family separation and individuation. In contrast, some people may have several job and family duties" (Pedrelli, 2015).

Evidence suggests that some female students are forced to ask their peers for financial assistance. Unfortunately, they often do not receive the necessary support they need, and even when they do, it is challenging for them to repay it. Many parents who are government employees struggle to make ends meet due to the current economic crisis, with inflation rate soaring to 54.1% in December 2022, much higher than the same period in 2021. Accordingly, parents are spending more money on necessities like food. The situation is no better in the private sector, where many parents cannot afford to support their children's education due to severe economic hardship. Some parents have turned to family members for help, but their efforts have been unsuccessful. Others have resorted to borrowing money from banks, but they face high-interest rates of up to 27%, making it difficult for them to repay the loans. Unfortunately, no obvious solution to Ghana's economic challenges has been identified, and the government and other stakeholders are yet to execute effective policy measures to address them. "As a result, political and policy initiatives aimed at mitigating the detrimental impact of the global economic crisis on women, girls, and gender equality must also recognize the possible possibilities that emerge during such crises." (UNAIDS, 2012). Regrettably, some female students have resorted to online sports betting as one of the opportunities for their basic needs while on campus.

Data suggests that some females can take care of themselves despite economic hardship. However, female Graphic Design students lack financial support from parents/guardians and some resort to petty trading to make ends meet. It creates a problematic situation for them as they struggle to provide for themselves and often cannot afford the necessary expenses for their academic responsibilities, such as printing practical assignments and end-of-semester work. In extreme cases, this can make their campus lives very challenging and uninspiring, leading some to turn to online sports betting activities. Furthermore, the high taxes and levies imposed on small and medium businesses, including those of parents who work in the private business sector, make it difficult for them to provide for their families. Ultimately, the country's economic hardship is taking a severe toll on many female Graphic Design students on campus, who are grappling with affording exorbitant university and hostel fees in addition to the rising costs of everything from paper and ink to food and transportation.

3.0 Methodology

A combination of quantitative and qualitative research designs was utilised. They were used to draw comprehensive opinions and hardcore experiences from respondents. The data was collected via a questionnaire

and vigorous in-depth interviews. For the qualitative data, thematic analysis was employed to describe the intricacies of meaning within the documented data. More so, Excel Statistical Software was employed to scrutinise the quantitative data to obtain a descriptive statistic to summarise and organise the data for easy understanding. In addition, descriptive analysis was used to summarise the data, which were presented in tables and frequencies for easy consideration. The respondents were randomly designated. A total of 21 female students were randomly selected, including those in Bachelor of Technology (BTECH) L300 = (7), Bachelor of Technology (BTECH) L200 = (7) and Higher National Diploma (HND) L300 = (7), respectively. The choice for the levels was to obtain factual representative data on the number of desired students for the study. The target audience was homogeneous (female Graphic Design students with similar characteristics). Concerning ethical issues, voluntary information and, in most cases, anonymity were established with all participants. The rejection of using the focus group discussion as the primary research method was necessary because of the ethical matters agreed upon with the respondents. A set of questionnaires (12) sent to all participants were retrieved, giving a retrieval rate of 100%.

4.1 Results and Discussion

This study section examines the participants' responses regarding the three (3) objectives. It analyses the findings of the data and performs discussions on them extensively.

4.2 Presentation of Findings

The study's findings were based on in-depth interviews and questionnaires administered to the selected female Graphic Design students. The study findings have been presented in three segments regarding the set objectives. (a) To ascertain the extent of experiences to which female Graphic Design students have become passionate about online sports betting. (b) To establish the motivations that induce female Graphic Design students to do online sports betting activities. (c) To explore the repercussions of craving online sports betting on female Graphic Design students' academic performance and well-being. The study involved tertiary students between the ages of 17 and 26 years.

The objectives were supported with relevant quotations from the transcribed active interviews, which emerged from the analysis of the interview data as expatiated in Tables 1, 2 and 3, respectively. Combined perceptions from the remaining 12 participants concerning the provision of the questionnaire have also been dealt with accordingly under the analysis and interpretation of each objective.

4.3.1 Data to examine the extent of experiences to which female Graphic Design students have become passionate about Online Sports Betting

Table 1: Quotes relating to experiences encountered as craving female Graphic Design students

Level	Illustrative Quotes from female Graphic Design students
BTECH L300-1	“At one time, I called my parent to collect money (GHC150.00) for extra tutorials on Adobe Photo Suite even though it was non-existence. They didn't know what I was telling them was a hoax. That was the money I used for betting. Hmm! I won nothing. Money wasted. I still bet, though but not with big money. Oh, I have bet for only 3 years now.”
BTECH L300-2	“I know of a male friend who bet and won GHC4,000 and subsequently won GHC2,500. He is a brilliant student, and most of us know him to be frequently betting. But trust me, and he still maintains his first-class status. His passion for the game influenced me to do online sports betting. Truly, he taught me ‘odds and others in betting.’”
BTECH L300-3	“I used my only GHC100 left on me to bet from Friday to Sunday. By Sunday evening, I had lost all the betting I had placed. I was ‘hot’ as none of my colleagues who knew me to be an adventurer of gambling refused to lend me money to buy food to supplement that I enjoy from my bag.”
HND L300-1	“I started betting when I reached the final year of SHS. I saw my predecessors engaging in it at the dormitory when I was in SHS's first year. They often sent me to buy them credit. That is when I became curious and developed an interest in it. Occasionally, I win, and most times, too, it's bad. I have a passion for sports betting and can't stop.”

- HND L300-2 “At first, I felt a little bit shy until I saw very few of my colleagues who were also involved. I used part of my daily feeding grant to bet, but I have won a couple of times. The experienced so far is sweet and sour.”
- HND L300-3 “I am not a beneficiary of free SHS. Just before I completed the 2018 WASSCE, I spent my school fees for the final term on betting. Unfortunately, I didn’t win until my last bet, which I won. That win saved me from settling my school fees. I didn’t know how I was going to write my final examination and explain it to my parent. Since then, I have developed digital sports betting. Sir, until I win big time, I won’t stop.”
- HND L200-1 “Due to financial challenges at home, my experiences with betting are a mixture of positive and negative emotions. Winning brings me great joy while losing makes me feel sad. Despite this, I continue to engage in betting and hope to have a big win in the future, which I plan to celebrate extravagantly. However, my betting habit significantly impacts my academic performance, although I am in a situation where I need money to survive the semester.”

Source: Authors’ fieldwork (2022)

Data on the study findings in Table 1 reveal fascinating feedback from respondents. The statement from the first respondent (BTECH L300-1) clearly shows that she deceives her parent to get money to continue her betting extravaganza. The view is bolstered by Fong (2005), "Lying: An individual lies to hide the extent of their gambling involvement". It is concerning to see a young female student in her early twenties engaging in such behaviour. This suggests that this behaviour may have been ongoing for some time now. The concern is that this behaviour may escalate if unchecked, and she may resort to extreme measures to obtain money for betting. Such behaviour is not tolerated in an industry with high competition among firms and a high unemployment rate. No CEO or manager of a Graphic Design company would want to work with a dishonest graduate. Such a student may face challenges finding employment in the already competitive industry after graduation. If she does secure a job, her continued behaviour could lead to her suspension or even termination. The Psychological Trait Theory is a possible theory to explain the concerns raised in the analysis (Costa & McCrae, 1992). This theory posits that individuals have stable personality traits influencing their behaviour, including decision-making and risk-taking.

The behaviour of the second respondent (BTECH L300-2) is worrying. She used her parents' hard-earned money for betting, ignoring the impact it may have. Her action shows a reckless use of funds and raises concern. Instead, it would be more commendable if this student took a stand and encouraged her friend to cease her harmful betting habits. Female students with friends who engage in betting should be honest with them and let them know that their actions have a negative impact and that they should stop. The statement is supported by (NHS, 2021), "If you are having problems because of another person's gambling, it is best to be honest with them about it. They need to know how their behaviour is affecting you". Perhaps, the boldness is non-existence considering the current circumstances the student finds herself in.

The third respondent (BTECH 300-3) is described as having a "mindboggling" contention regarding betting, as she claimed to have used her last money to bet. This behaviour indicates that she may be an addicted bettor, as she is a seemingly unbreakable attachment to betting. The student's mindset about betting is described as "profound" to the extent that she would do anything to get mixed satisfaction, including potentially using her parent's or guardian's money. This opposing vice is seen as potentially harming the respondent's future, as it can lead to other social evils and derail her life. The researchers argue that it will burden the respondent's parents and society if this happens. This statement could be linked to the theory of addiction, which describes addiction as a persistent compulsive behaviour that leads to negative consequences despite the individual's efforts to stop (Carnes, 1983). In this case, the 3rd respondent's compulsive betting behaviour is seen as leading to negative consequences for her future, as described in the statement.

The extent to which the fourth respondent (HND L300-1) has become addicted to online sports betting dates back a couple of years. The experiences with her superiors at a tender age compelled her to bet online hence her craving for betting. With such a student, if pragmatic steps are not taken, her obsession with betting might go on for a long time. She borrows from her networker provider to bet and later refunds it. Mental exposure to such a student is subjecting her education ladder. She is doing everything within her jurisdiction to bet and win to get money to support her tertiary education on campus. The assertion by the fourth respondent is reinforced with, "Gambling may produce a comparable mental "high" following a victory, followed by a strong desire to try again and reproduce that experience. It can quickly become a habit that is difficult to break. Being a compulsive gambler may ruin your health and relationships and place you in considerable debt." Finally, the

respondents' submission raises the question of how some parents supervise their youngsters, especially during adolescence. From the discussion, it is clear that some parents lack supervision skills over their growing adolescents. There is an admission that some students are too astute regarding such technological advancement issues; parents must take up their supervisory roles seriously on their teenagers at home and school.

The feedback from the fifth respondent (HND L300-2) deepens some female students' thirst for betting. Using her financial aid as stakes, she hoped to earn extra for her campus expenses. Although her actions may seem unusual, she perceives them as a means to attain additional financial resources. The potential rewards from her bet could provide temporary financial support during her time at university. She continues to engage in this behaviour through her various betting experiences, both good and bad. Her decision could be related to the Economic Hardship Theory (Hing et al., 2016). This theory suggests that financial hardship can increase the likelihood of individuals engaging in problem behaviours, such as excessive gambling, as a coping mechanism. She seems to have developed an underlying passion for betting and desires to explore further opportunities. Overcoming her initial reluctance, she has become comfortable participating in digital sports betting. Her competitive nature and desire to keep up with her male peers drive her to take risks in search of financial security while studying at the university. It suggests she will go to great lengths to secure the necessary funds for her education. Despite positive and negative experiences, her persistence in betting highlights her underlying passion for gambling and her motivation to attain financial resources. Theory linked to behaviour is the Psychological theory of inspiration and the need for achievement (McClelland, 1987). The theory suggests that individuals engage in conduct fulfilling their needs, including financial security and the desire for achievement.

Evidence from the sixth respondent (HND L300-3) shows that she might have begun betting at a tender age. Her experiences with the betting game have been extended. Her experience with online sports betting might have resumed from the JHS level. For a female student to use her school fees to bet tells the magnitude with which she has become obsessed with betting. The claim by the respondent is analogous to other ones already expressed earlier. She disclosed that she was a day student, which allowed her access to the school fees, and she gambled with it. To date, she keeps betting. The thought she conceived and the boldness she bets grappling with the consequences did not deter her from the act. That was a daring move she made. Luck was on her side, perhaps at that time. She admitted it could have cost her academic life to the extreme, but to her, there was nothing to stop her. The risk was very high, but she remained resolute and persevered.

The findings for the seventh participant (HND L200-1) indicate a similar pattern observed in the behaviour of the fifth participant. She has become deeply invested in betting and views it as a priority over the hands-on training and skills necessary for the industry. The extent of her involvement in betting is significant, and it has taken over her life. In such cases, the university counselling unit may need to intervene and provide psychological support to female students exhibiting these traits. The economic situation in the country also plays a role, as it may make it challenging for her to quit the betting practice. Without regular financial support from her parents, she needs to find alternative ways to survive on a semester basis. Some female students who receive financial aid do not receive it consistently or in adequate amounts, leading them to take the risk of betting as the only option. It is a difficult situation for these female students, and disengaging from gambling while they are on campus to study will pose a significant challenge. The behaviour can be explained via the Psychological theory of motivation and the need for achievement. (McClelland, 1987).

Based on the results of a questionnaire, it was found that out of 12 respondents, 7 (58%) had been betting for a period of 12-18 months, 3 (25%) had been betting for nearly 2 years, and the remaining 2 (17%) had been betting for over 3 years. Despite government policies aimed at helping students, such as the Students' Loan Trust, many female graphic design students still opt for betting to support themselves while studying. The economic hardship in the country could be a contributing factor to this phenomenon. Many of these individuals searching for financial freedom ended up gambling out of curiosity. The Economic Hardship theory suggests that financial hardship can increase individuals' likelihood of problem behaviours, such as excessive gambling, as a coping mechanism (Hing et al., 2016). Some of the students started betting as early as high school. The reasons cited by the students for their involvement in betting included broken homes, divorce, low parental salaries, parental unemployment, death of parents, neglect by guardians, polygamy, etc. These circumstances led female graphic design students to look for ways to support themselves through tertiary education. During their long vacation, graphic design students go through an industrial internship to gain practical experience. However, the short break after the first semester is not enough time for them to make money. The lack of job opportunities and sparse financial support from their parents have led some female students to resort to online sports betting to survive. The situation highlights young people's general struggles in the country and the need for solutions to address these issues.

4.3.2: Data to establish the motivations that induce female Graphic Design students to do online sports betting activities. The interactive session via semi-structured interviews with some selected female Graphic Design students shows the following.

Table 2: Quotes relating to motivations that inspired female Graphic Design students to bet online

Level	Illustrative Quotes from female Graphic Design students
BTECH L300-1	“The financial support from my parent is woefully inadequate. A friend bet and won GHC300 at a time she needed money badly. She tells me another male friend of hers lured her into betting. That’s how come I became interested in it. I won a couple of times. I kept trying, hoping that one day I would hit the jackpot pot. Things are hard and affecting me on campus. Things are hard and affecting me on campus.”
BTECH L300-2	“I need money to sponsor myself on campus. I gamble regardless of the amount in my account. The sweet thing about betting is that it’s done on your phone, and no one knows you have secretly gambled. If you lose consistently, you feel like stopping. But something will keep urging you to continue to redeem your lost money.”
BTECH L300-3	“I bet a lot because I have no one taking care of me at this tertiary level. My mum, who could assist me, is not well. I have the desire to work and school at the same time, but unfortunately, there are no jobs. I use the little I get from the winnings to feed myself and do little jobs to pay my school fees. I intend to stop my betting activities. But I’m waiting for the day I will win big and say goodbye to gambling. Indeed, it’s upsetting when you lose, and your colleagues are having fun.”
HND L300-1	“The ability to win little money to top my daily chop money compelled me to bet online. I’m the eldest among the children. It is not easy! I spent all my GHC220 in a fortnight on betting and lost it. That was the only money I had , including my transportation back home before we began the end of the first semester examinations at level 200. I lost it. It taught me a lesson, but still, I bet.”
HND L300-2	“I’m 25yrs old, a beautiful and brilliant lady. Unfortunately, my guardian suddenly ceased taking care of me. He wanted me to get engaged to his friend as 2 nd wife, and I declined. Since then, he has refused to perform the duties he used to. I have little means, and so I went into betting. Men keep pestering me with sex for money. But I remember my mum's advice before she passed on.”
HND L300-3	“I bet a lot because no one is taking care of me at this tertiary level. My mum, who could assist me, is not well. I have the desire to work and school at the same time, but unfortunately, there are no jobs. I used the little I get from the winnings to feed myself and do little jobs to pay my school fees. I will stop betting. But I’m waiting for the day I will win big and say goodbye to gambling. Indeed, it’s upsetting when you lose, and your colleagues are having fun.”
HND L200-1	“I was induced to join betting because my parent could not continuously provide basic provisions for my upkeep on campus. Her business is not thriving as the case was about 6 years ago. The cost of living has skyrocketed in the last few months. Due to my mother’s disciplinary measures, I’m unable to do any other negative social vices to get money. For betting activities, I engage in it regularly on my phone with no one seeing me.”

Source: Authors’ fieldwork (2022)

Evidence gathered in Table 2 suggests the extent of motivation for the addiction to online sports betting is varied but well-known among female Graphic Design students. The intrinsic and extrinsic motivations were evidenced in the opinions of the respondents. "Extrinsic motivation arises outside the individual and often

includes rewards such as awards, money, social recognition, or status gains. Intrinsic motivation emerges from within the individual, such as enthusiasm, passion, or personal challenge" (Henkin, 2006).

Data from Table 2 concerning the first respondent shows that the current economic vulnerability persuaded her to go into betting. Again, peer pressure persuaded this respondent into betting due to the financial crisis at home. Especially being a female, she might not be able to cope with sex for money lifestyle and other social vices on campus. Undoubtedly, that might have compelled her to opt for betting with the hope of winning something to support herself on campus. It could mean that her parent is also finding it problematic to assist her regularly. Financial support from her parent might have persisted for a while, necessitating her to bow to peer pressure. For such a student, until her parent's finances improve, it might be very tough for her to quit betting. An indication that the influence of motivation from friends is discerning. The inducement is taking a toll on her life on campus.

It includes her inability to focus on her education to acquire the needed skills for future life. It might also affect her psychologically and derail her ambitions to achieve anything meaningful in the graphic design programme. In the long run, she could burden society and the nation. Especially if she cannot complete her programme as stipulated in her admission letter. According to the research, aside from Ghana's economic woes, peer pressure from peers is driving more colleagues into online sports betting. The current situation in the country does not augur well for our youth. The government should take realistic steps to put the economy on sound footing. The impact will then be mitigated or felt by the guardians or parents of these female students. The evidence indicates that some young female graphic design students suffer while studying on campus.

The response from the second respondent (BTECH L300-2) is interesting. Her motivation to bet resulted from her ability to bet while no one saw her. The desire to support herself financially on campus also drove her into betting. These 2 sensational motivations are critical and have obsessed her with online sports betting. If the trend of addiction continues for her, what does the future look like for her? Perhaps, the university counselling unit needs to be up and doing. An intervention that could help minimise the trend of craving by these female Graphic Design students on betting activities. It is palpable that eliminating it might be difficult, but bringing it to a minimal level can be achieved when all relevant stakeholders are readily involved.

Concerning the feedback from the third respondent (BTECH L300-3), she was motivated to bet based on two things. First, her mum's ill health has exacerbated her financial woes, perhaps making life unbearable on campus. Secondly, her unsuccessful desire to find a petty job within the university community and nearby vicinities through a student to support herself financially. Such a student has no alternative but to go into betting. How long will such a student wait and win something to help herself on campus? Today, the youth are adventurous. They are curious to venture into anything related to money that motivates them to get more. Once they believe that scheme will bring them more, they are motivated and will go for it. It is not surprising that some female graphic design students are into a betting extravaganza. The statement could be linked to the theory of motivation and decision-making, which describes how individuals make decisions about their behaviour and the factors that influence those decisions (Bandura, 1986). In this case, the respondent's decision to go into betting is motivated by her financial difficulties and lack of alternative options. The fact that the respondent is a female graphic design student involved in a betting extravaganza highlights the role of personal and environmental factors in shaping individual behaviour (Bandura, 1986).

The statement by the fourth respondent (HND L300-1) describes her motivation for betting as the ability to win a small amount of money to supplement her daily expenses. She mentions being the eldest among her siblings, implying that she may feel a sense of responsibility to live an exemplary life worthy of emulation. However, despite losing all her money, including her transportation back home, in a fortnight through betting, she continues to bet. The respondent acknowledges that she learned a lesson from her loss but still engages in this behaviour. This statement could be linked to the theory of impulse control disorders, which describes an inability to resist temptation or control impulsive behaviours despite the negative consequences (American Psychiatric Association, 2013). In this case, the participant's failure to resist the temptation of betting, despite losing all her money and acknowledging the negative consequences, aligns with the definition of impulse control disorders. The fact that she mentions being the eldest among their siblings could also be seen as contributing to her impulsiveness, as she may feel pressure to produce the best result at the university. The respondent's reaction highlights the idea that individuals may be willing to take risks and engage in potentially harmful behaviours to secure their basic needs in times of difficulty. This finding aligns with the theory of motivated behaviour and decision-making, which suggests that individuals make choices based on their needs and wants and weigh their potential rewards and costs (Scarborough & Bennett, 2012).

The opinion of the fifth respondent (HND L300-2) on the subject matter is disturbing. According to her, her refusal to adhere to her guardian's request cost her. She is paying for that and those from other men who could have assisted her equally. These assertions motivated her to go into betting. For such a student, a good university or regional coordinating council scholarship would have helped her concentrate on her studies. At the end of her university technical education, society could benefit more from her ingenuity. Her decision to decline sex for

money or prostitution is remarkable. It is seen as a deliberate choice, influenced by her determination to complete her education. The statement could be linked to the theory of motivation and decision-making, which describes how individuals make decisions about their behaviour and the factors that influence those decisions (Bandura, 1986). In this case, the respondent's decision to go into betting is motivated by consequences related to her refusal to adhere to her guardian's request.

According to the sixth respondent (HND L300-3), data shows that "peer pressure is the tool for motivating her to join betting" and that her interest is rather fun than that goes with betting. Despite her financially sound background, this respondent has taken up online sports betting, widely accepted as entertainment by millions of young people globally. Interestingly, the respondent was influenced to bet by her boyfriend, who is reportedly an addicted bettor. However, the respondent is not yet addicted and can free herself from her boyfriend's influence if she so chooses. This scenario highlights the power of pressure, even among individuals with financial stability.

The view from the seventh respondent (HND L200-1) indicates that the current economic crisis is negatively impacting many households, including herself, to the extent that her parent cannot fulfil essential responsibilities. This situation is seen as unacceptable in a country with abundant resources. As a result, female students are forced to resort to alternative means to survive on campus, including indulging in social vices and considering online sports betting as a potential source of income. With scarce part-time jobs, she has limited options to support herself while pursuing higher education. It can be linked to the Economic Hardship Theory (Hing et al., 2016). This theory suggests that financial hardship can increase the likelihood of individuals engaging in problem behaviours, such as excessive gambling, as a coping mechanism. The situation highlights the need for a better economic system that provides citizens with the necessary resources to support themselves and their families. The country must invest in its citizens and provide them with the resources needed to succeed. The government must find ways to support its citizens and ensure they are not forced to resort to harmful coping mechanisms to survive.

The result of the questionnaire administered is quite fascinating concerning Objective 2. It indicates 10(92%) of the female students admitted that the motivation which induced them to go into betting was a lack of financial assistance to support their technical university education while on campus. They added that due to the economic hardship and not receiving enough financial support from their parents/ guardians, they had to resort to pressure from their friends. Some female Graphic Design students engaged in betting for intrinsic motivation (excitement and recreation). The remaining 2(8%) attributed inspiration that convinced them to gamble to curiosity. The respondents' avowals suggest, perhaps, that betting is deeply rooted among some female students on campus. According to her, she has a lot of male friends. The friend's actions compelled her to join the betting binge. It is a trending game that puts money in their pockets as long as their predictions and guesses are correct. In the current economic crunch, the teeming youth hopes for anything that will motivate and induce optimism for tomorrow. "The betting motivation of women, on the other hand, is more intrinsic. Women tend to bet to escape boredom, loneliness and negative feelings, as well as to cope with everyday problems or a stressful life" (Grant & Kim, 2002; Walker et al., 2005).

As an emergent technical university, there are few scholarships available to students. They include the SRC scholarship meant for selected students each academic year. The total number of students granted the scholarship after vigorous screening is few. It is woefully inadequate for a student population of thousands. Again, the GNPC scholarship obtainable is solely meant for a limited number of Engineering students annually. The other scholarship available is CAMFED. The scholarship provides financial assistance, equipment and accessories (laptops, sewing machines etc.) to selected female students to facilitate the acquisition of skills and training from their lecturers in the Faculty of Applied Arts Technology. If most female students had access to scholarships, perhaps their desire would have annulled the motivation for online sports betting for financial support.

4.3.3: Data to explore the repercussions of online sports betting craving on the academic performance and well-being of female Graphic Design students

Table 3: Quotes relating to the academic performance repercussions of addicted female Graphic Design students

Level	Illustrative Quotes from female Graphic Design students
BTECH L300-1	“I know of a male colleague who bet and won GHC4,000 and subsequently won GHC2,500. He is a brilliant student, and most of us know him to be frequently betting. But trust me; he still maintains his first-class status. His passion for the game influenced me to online betting. Truly, he taught me ‘odds and others in betting. I have dropped from 2 nd class upper to 2 nd class lower.”
BTECH L300-2	“Yes, it affects my academic performance because I tend to spend more time surfing the internet to chance on good odds before I place a bet. I spend time monitoring live foreign football matches and cast my bet because sometimes I don’t get the space and time to do so during the day.”
BTECH L300-3	“My mum had been struggling to cater for me. I decided to go into prostitution. A male friend advised me to go into betting since it is better. Sometimes, I don’t meet the deadlines set to submit practical assignments. I forfeit group studies and rarely visit the library for further research. The result is in for the last semester. I observed with awe the significant drop in my CGPA.”
HND L300-1	“Academically, I am an average student. Last semester, I spent excess time on betting. I used part of my school fees to bet but lost. I was out of campus to undertake an interior deco for a client’s new building. The money I had from the contract enabled me to settle the fees. Unfortunately, I missed some of the deadlines for submitting assignments, presentations and practical exams. I have 3 resit awaits me.”
HND L300-2	“Group discussions on various courses are excellent to shape my critical thinking, knowledge and skills. However, I neglect these good platforms to upgrade, develop and sharpen my understanding. Thus, a serious deficiency in the contextual grasp of semester courses. I am unable to make well-informed discourse to the works I produced. Habitually, my mind is engulfed with odds and ends in sports betting.”
HND L300-3	“My CWA is intact though I have dropped a little I’m within the 1 st class bracket. Academically I’m good. Although I am addicted to sports betting. I have devised means to distinguish betting spree from my academic work. Somehow, the strategy is working.”
HND L200-1	“The dip in my education is high. Sometimes I am forced to use part of my school fees to check my basic demands. But what else can I do? Sometimes, money to buy sanitary pads becomes very difficult. I am a lady; check how it feels at that time of the month. Most of times, I am tempted to drop out of school. My parent is divorced, so financial assistance from them is irregular.”

Source: Authors’ fieldwork (2022)

Against this background of severe economic crises that has necessitated some of these female Graphic Design students have become addicted and are losing their university and hostel fees with an emphasis on feeding grants to online sports betting. Evidence from Table 3 concerning first respondent (BTECH L300-1) indicates that peer pressure to bet online has resulted in a slip in her CGPA. Her academic performance is gradually deteriorating that needs to be checked. Psychologically, such a student will not be able to concentrate on getting the best from her lecturers. The other dynamic is that the student should cease indulging the 'canker' in being helpful at the end of her education to be valuable to the industry. The statement can be linked to the social influence theory, which describes other people's impact on an individual's thoughts, feelings, and behaviours

(Cialdini, 2001). It aligns with the concept of normative influence, where individuals conform to the behaviours and attitudes of their peers to fit in with the group (Cialdini, 2001).

The feedback from the second respondent (BTECH L300-2) is an admission of a bad obsession with online sports betting. In effect, she dedicates more time to betting than her academic pursuits. Yet, poor performance at the end of the semester. She might not acquire the needed competencies and knowledge for the industry at the end of her training at the technical university. Admittedly, such a student could carry her hanker for sports betting far if utmost care is not taken to stop her from the canker. In the industry, she could be phased out of her job if her obsession continues. Her behaviour affects her concentration and ability to learn in class, highlighting the impact of social learning on individual behaviour and academic performance (Bandura, 1977). Social learning theory posits that individuals learn new behaviours and attitudes by observing and imitating the actions and attitudes of others (Bandura, 1977).

The submission from the third respondent (BTECH L300-3) is unpalatable. It shows that instead of volunteering in prostitution, she opted for betting. She has become passionate about betting and dropped her CGPA significantly in just a semester. Emotionally and psychologically, such a student is affected; by poor academic performance over the previous semester. The impact on her education is underlined negatively, which she must manage. If she does not carefully review her work and put in the effort, there is a risk that her CGPA may decline even further in the following semester. As regards the submission by the respondent, the self-regulation theory is appropriate. Self-regulation theory suggests that individuals can control their behaviour and emotions through their efforts and self-directed strategies (Baumeister & Tierney, 2011).

Evidence from the fourth respondent (HND L300-1) demonstrates that her addiction to betting impacts her academic performance. If her situation is not expeditiously checked, it might derail her future ambitions to become an interior decorator with integrity. She spent money and worked to refund what she lost. Due to the risk of betting, she has to find extra time to clear the outstanding resit. Directly, it hurts her academic performance. The concentration of her studies rests on the financial layout. Her ability to become a better interior decorator may be jeopardized due to her gambling addiction. Female students should not be permitted to take risks with their futures by participating in online sports betting. According to the self-determination hypothesis, people have fundamental psychological demands for autonomy, competence, and relatedness, and meeting those needs leads to optimal motivation, engagement, and well-being (Deci & Ryan, 1985). Her poor academic performance results from her lack of self-determination, and she needs to manage it to avoid further decline in her academic performance.

The obsession by the fifth respondent (HND L300-2) is deep to the level that her mind is regularly on sports betting, and her training skills are impacted. In effect, she has now placed a premium on sports betting as against her future aspiration. The trend can affect the mental health stability of the respondent. The claim by this respondent is intriguing. She spent less time on academic work and more time on online sports betting. Her attention is gradually being driven away from the primary purposes for which she is in the technical university. The theory of addictive behaviour, known as the dual process model, proposes that people engage in addictive behaviours, such as online sports betting, due to the interaction of two systems. One is an impulsive drive that seeks immediate rewards, while the other is a reflective system that evaluates the long-term consequences of such behaviour (Griffiths, 2012).

So far, the evidence from the sixth respondent (HND L300-3) clearly shows that she is betting for the fun of it. Financially, her parent is okay. She does not need that extra money for anything serious on campus. Due to peer pressure from her boyfriend, she seemed to have become craving online sports betting for the pleasure of it. An admissible that she bets can continually affect her academic performance. According to her, the strategy works for her; on the contrary, it might hurt her academically. With time she can exhibit poor performance in her academics. For how long will that strategy be sustained without affecting her academically? She continues to be with the male friend who introduced her to the game; the 'fever' of poor academic performance will likely catch her with time. The consequences are awful for such a respondent. Sad to read, though, the outcome of her results looks positive. Social Learning Theory advances that individuals learn behaviour through observation and modelling of others, mainly through their close relationships, such as peers and friends (Bandura, 1977). The continued exposure to this behaviour through her relationship with her boyfriend has the potential to negatively impact her academic performance, as predicted by the theory.

The feedback from the seventh respondent (HND L200 - 1) emphasised that some female tertiary students face difficult times regarding finances to support their education. More devastating, data indicates sanitary pads, which in March 2022 cost between GHC2-6.20p, shot up significantly to GHC8-17.60p as of September 2022—over 100% increment. Her food budget will be stretched thin as a result of the scenario. She requires financial aid to remain in college and continue her degree. This emphasizes the necessity of addressing social and cultural variables in moulding individual behaviour and attitudes, especially for female tertiary students who suffer financial difficulties and insecurity (Bandura, 1977). She will suffer academically if she does not have that peace of mind. For such a student, she may give in to any peer pressure advice, positively or negatively. Social

Cognitive theory posits that an individual's behaviour and attitudes are influenced by social and cultural factors and personal experiences (Bandura, 1977).

A comprehensive view of the respondents' feedback in Table 3 indicates that one unique phenomenon runs through them; the financial difficulty that influenced female Graphic Design students to bet. The situation they find themselves in is affecting their academic performance significantly. There could be a financial talk showing these female graphic design students how they should manage their finances on campus with the little given to them by their parents/guardians. Thinking ahead for these female students, the researchers guessed the future might look bleak for them if the trend persists. After the craving 'canker' had become part and parcel of them, participating female Graphic Design graduates are likely to be employed by managers to work in their firms. If they are preoccupied with this kind of 'canker', the likelihood that the trend will continue at work is high. Financially handicapped because, most times, the desire to win more compels them to patronise the betting regardless of the consequences against their academic performances. Mostly, it hurts their academic performance, with some having severe challenges that, if not checked, could derail their academic pursuits. The analysis shows that most of these craving female students' performance declines. As the data indicated, they are not doing well at their respective academic levels.

To verify the information provided by respondents regarding their academic achievements, there was a follow-up on the respondents' semester results. In one breath, the researchers were astonished to see the drop in CGPA of the third respondent in Table 3. The margin of the decline was so high. In another instance, the semester result for the sixth respondent in Table 3 has been falling on a semester basis occupying the 2nd class upper range. Data on the first respondent in Table 3 leaves much to be desired. She has dropped from 2nd class upper to 2nd lower, almost at the pass bracket. Evidence from the second respondent is similar to that of the first respondent. In addition to her woes, she has three trails on her sleeves. This is uncharacteristic of a female graphic design student whose course structure is about 70% practically oriented. Information on the fifth respondent suggests she is in the 2nd class upper grade but has been dropping significantly. As if that is not enough, she has two trials, as she contends in the interview. Finally, the fourth respondent's academic performance is of concern. The university authorities had blocked her semester results for her owing school fees. Therefore, she cannot access the outcome until the school fees are honoured. Sadly, she dropped her CGPA from 3.91 to 3.12 the previous semester. She is worried about the difference in the CGPA. According to her, she is determined to rework hard to redeem herself, but for the betting, she cannot renounce. Data gathered from the fifth respondent's semester result shows she is not doing well. She lingers within the 2nd class lower grade.

Data on the third respondent shows that she has dropped persistently on a semester basis, and her CGPA is declining. Evidence from the seventh respondent is comparable to the second respondent. Aside from the bad CWA semester result, she has recently cleared all outstanding re-sits and is awaiting the results to be uploaded in her student portal. In effect, the academic performance of all respondents are discouraging. It is evident in the feedback expressed by participants. That of the remaining six participants is not different from those interviewed. Except for one respondent in the 1st class grade, the rest are between pass and 2nd class upper with a re-sits deficit.

As regards Objective 3, the impact of online sports betting activities on the academic performance of female graphic design students is a cause for concern. All 12 (100%) respondents confessed that participating in digital sports betting activities affects their academics. They attribute the negative impact on their academic performance to their parents or guardians' lack of financial support. The high inflation rate in Ghana makes it difficult for many parents to support their children, so most female students suffer the consequences. This situation forces them to seek alternative financial support while studying on campus. This negative impact on their academic performance also affects their overall experience on campus and causes distress to their CGPA. It also limits the hands-on training opportunities their lecturers/professors provide, which may negatively affect their future success in the industry.

Sawchuk (2022) asserts, "Depression is a mood condition characterized by chronic sorrow, emptiness, and lack of joy. It is distinct from the mood swings people encounter daily ". The female students' attention to their hands-on training and competencies in the studio is also affected by their participation in sports betting activities. Craving female students may be dishonest because they distort the facts to their parents/friends to obtain money for betting. The assertion is clear in "Bettors tend to lie a lot" (Fong, 2005).

Moreover, these students are perceived to spend more time on their self-phones rather than focusing on their course content, reading books, and practising software for self-development. It could lead to mental health instability, as these students may not be mature enough to handle the stress. Psychological Stress and Coping Theory (Lazarus & Folkman, 1984) suggests that individuals cope with stress by engaging in behaviours that provide temporary relief, such as gambling. "They include an inability to stop, changes in mood, food, and sleep, persisting despite negative effects, denial, participating in dangerous behaviours, feeling preoccupied with the substance or behaviour, legal and financial issues, withdrawal, and others," Hartney (2022) adds. Participation in sports betting also results in significant losses for these female graphic design students. During the weekends, when they are expected to focus on research and practical assignments, they are found elsewhere instead of

focusing on their academic responsibilities. The behaviour also occurs during the working week when there are sporting events.

The expectations for female graduates beyond their technical university education are high in the industry. The role of a graphic designer in the industry involves many responsibilities, including meeting deadlines set by supervisors, running errands, showing up to work on time, writing reports as required, preparing proposals to win clients, and sometimes working on weekends when workload demands. The industry is waiting for these graduates to face various tasks from their industry-based supervisors. If the tendency to engage in betting continues, the high expectations of the supervisors will not be met. In addition, there is a risk that some female students may be unable to graduate due to resit exams. Even those who pass may continue to engage in online sports betting, potentially affecting their ability to focus, manage their time, and organize their work schedule, including client appointments. It could harm their performance in the industry, defeating the purpose of acquiring practical training, better skills, and good attitudes. In today's job market, an employer will not hire a female graphic design graduate with negative behavioural attitudes and vices, including betting. In addition to betting, these graduates may face challenges in managing various industry-related tasks or running their businesses effectively, which could further limit their job prospects in an already competitive industry. This is a significant concern for all stakeholders and must be addressed appropriately.

5.0 Conclusion

The study's results have significant implications for policymakers, academic institutions, and society. Specifically, educational institutions can utilize the research findings to create targeted interventions that address female graphic design students' digital sports betting cravings. Such interventions may include counselling, peer support groups, and educational programmes promoting responsible gambling practices. Policymakers must regulate the online sports betting industry and enforce responsible gambling practices to protect vulnerable populations, particularly female graphic design students. In addition, there is a need for increased awareness campaigns that educate students, parents, and educators on the adverse effects of digital sports betting on academic performance.

The study found that female graphic design students primarily engage in online sports betting to obtain additional educational financial support, highlighting the need for government agencies to implement the Vice President's digitalization campaign in Ghana's economy to monitor and prevent these habits. The government should also make the economy more accessible by removing nuisance taxes to ease families' financial burden. The study also discovered concerning repercussions of online sports betting as reported by the respondents, supported by their semester results. Students should practice financial management with limited financial support from their parents/guardians, and stakeholders such as GTEC, GCoG, network providers, and university management should work together to minimize female students' desire for online sports betting. This can be achieved by reviewing and strengthening the rules governing online sports in Ghana and ensuring strict implementation by the Gaming Commission and Ministry of Communication and Digitalisation. The study also highlights the potential negative impact of online sports betting on the future careers of female graphic design students. An ineffective graduate may struggle to find employment in a field with high unemployment rates. Future studies can focus on exploring how emerging digital sports betting technologies, such as mobile applications and social media platforms, impact the behaviour of female graphic design students, aiding in identifying potential trends or risks associated with these novel technologies.

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