

BINDURA UNIVERSITY OF SCIENCE EDUCATION



FACULTY OF SOCIAL SCIENCES AND HUMANITIES

DEPARTMENT OF SOCIAL WORK.

**Effects of sports betting on student wellbeing at Bindura University of Science
Education: A case study of the Faculty of Social Sciences and Humanities.**

BY

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**A DISSERTATION SUBMITTED TO THE DEPARTMENT OF SOCIAL
WORK, BUSE IN PARTIAL FULLFILLMENT OF REQUIREMENTS FOR THE
BACHELOR OF SOCIAL WORK HONOURS DEGREE.**

2024.

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DEGREE TITLE: .Bachelor of Science (Honours) degree in Social Work

YEAR GRANTED: 2024

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ABSTRACT

The study what effects of sports betting on the wellbeing of students at the Faculty of Social Science and Humanities at Bindura University of Science Education. A case study was used of as the research design. The research was qualitative in nature and made use of in-depth interviews, key informant interviews and focused group discussions for data collections. 30 participants were used as a sample for the study drawn from the target population for the purpose data collection. The social learning theory and the theory of wellbeing were used in the study. The study deducted that poverty, peer influence, need for entertainment and proximity are amongst the drivers of sports betting amongst students. Moreover, the study revealed that sports betting amongst students is characterized by randomness, research as strategy, individualism as well as online soccer betting being the major type of sports betting. In addition, the study highlighted financial losses, mental health issues, academic drop in grades and strained relationships as some of the effects of sports betting on university students' wellbeing. The study resulted in the formulation of a model that addressed the effects of sports betting on university students' wellbeing. The study recommends that the social workers at the university, the university, the community as well as the state with regards to tackling the consequences of sports betting on the wellbeing of not only students, but every person involved in sports betting.

DECLARATION

I _____, declare that the work submitted is my own and that appropriate credit has been given where reference has been made to the work of others

DEDICATION

This paper is dedicated to my family in Christ for their constant love and firm support.

ACKNOWLEDGEMENTS

All gratitude is reserved to the Lord Almighty who strengthens, protects and grants me the wisdom in undertaking this research. Special thanks go to the following people. My parents, siblings and Rachel for provision of spiritual and physical support in times of need. I would also want to express my sincere gratitude to MR L.C. Nyamaka for the knowledge he imparted on me that served as guidance in this research. I am eternally grateful.

LIST OF ABBREVIATIONS AND ACRONYMS

BUSE	Bindura University of Science Education
CBT	Cognitive Behavioral Therapy
FSSH	Faculty of Social Sciences and Humanities
IBIA	International Betting Integrity Association
IOC	International Olympic Committee
PG	Problematic Gambling
SIGA	Sport Integrity Global Alliance

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CHAPTER 1: INTRODUCTION AND BACKGROUND OF THE STUDY.

1.0. Introduction

The purpose of this study is to assess the effects of sports betting and student wellbeing at Bindura University FSSH. This chapter will illustrate the back ground of the study focusing on the concern for this study. The main concern for this study is that the students at Bindura University are experiencing different outcomes as a result of their exposure to sports betting. The chapter addresses statement of the problem justification of the study, aim, objectives of the study, key research questions and definition of terms and conclusion are also presented in this chapter.

1.1 Background of the study

Globally sports betting ranked first amongst the most popular online gambling activities at 42.5% in 2018 (European Gaming and Betting Association, 2019). The surge in online gambling has been associated with various personal and societal issues such as mental issues, family disputes and financial disputes requiring social work (Rogers, 2015). Social workers thus play a vital role in the prevention, alleviation and possible treatment of gambling related problems. Size (2020) articulates that the desire for betting on sports is stimulated by factors such as the shift in the worldwide gambling legal landscape, proliferation of connected devices and development of digital infrastructure. Wall (2020) states that Sports betting is legally allowed throughout the state of Colorado in the United States of America, providing individuals with the flexibility to place bets from different locations such as their homes, workplaces, casinos, or through electronic devices. This unrestricted accessibility removes any obstacles and subsequently amplifies the potential risks and harms associated with sports wagering. Coloradans can engage in sports betting without any imposed limits at any time. Involvement in sports betting, a gambling activity, can have serious repercussions including diminished academic achievements, suicidal ideation, missed educational opportunities, physical altercations, excessive alcohol intake, and mental

well-being challenges. Such vices compromises wellbeing of university students as they would have problems in managing the challenges they face as students. Wojcik and Hodge (2019) also suggest that Students often turn to betting for financial purposes, seeking to boost their income due to the increasing living expenses they face. Cognizant of these assertions, universities face the problems of harboring students whose wellbeing that encompass quality of life and basically subjective and objective wellbeing which is compromised. Thus, universities may end up educating and producing intellects whose mental, physical and social wellbeing is corrupted which may put the world at risk of men and women who have no financial discipline as well as having no moral compass which defeats their purpose herein. Etuk, Xu, Abarbanel, Potenza and Kraus (2022) posit that psychosocial issues and cultural variations in sports betting may not be that different across Eastern and Western nations with the main distinctions being in the marketing, laws, and advertising of sports betting. Kihl (2019) propounds how the Sport Integrity Global Alliance (SIGA) (2018) developed “Universal standards on sports betting integrity” to assist sport organizations in providing “a coordinated, holistic universal framework to protect the integrity of sport”. Based on the SIGA Core Principles on Sport Integrity, the Universal Standards on Sports Betting Integrity introduce a unified and comprehensive framework to ensure the integrity of sports and the framework is intended to serve the interests of the sports industry, regulatory bodies, fans, sponsors, broadcasters, and other key stakeholders (SIGA, 2018). Safeguarding the wellbeing of university students is a task that social workers fulfill with utmost importance as professionals who actively engage with people and systems to address life challenges and enhance overall welfare (IFSW and IASSW, 2014).

European and American sports betting organizations are swiftly moving into Africa as a result of the lenient sports betting laws in most African nations (Gaming labs international, 2022). Statista (2024) mentions that by 2028, the market is anticipated to have grown to an estimated value of US\$2.36 billion, with an average yearly growth rate (CAGR) of 6.28%. Gambling activities in Africa occur any time in various forms such as card games, sports betting, casino games, lotteries, slot machines, animal racing bets, online gaming, scratch cards, pool betting, virtual soccer, and board games (Ssewanyana & Bitanihirwe, 2018; Uganda Human Rights Commission, the 20th Annual Report 2017). African tertiary students’ wellbeing has seen its highs and lows

with regards to the students' involvement in sports betting. The participation of Ugandan youth in gambling is noteworthy, as fifty-seven percent (57%) of individuals aged 17-35 are reported to have engaged in this activity ranking second, surpassing South Africa, Ghana, Nigeria, and Tanzania, but trailing behind Kenya, which holds the highest position (GeoPoll, 2017). Tagoe, Yendork and Asante (2018) mention that individual loss, the presence of gambling websites nearby, joblessness, leisure, and interest are drivers of sports betting. Inasmuch as the African gambling sector contributes to the creation of new employment opportunities and boosted tax revenues for governments, it is important to also consider the detrimental effects of gambling on the health and welfare of individuals, families, communities, and society. (Bitanihirwe, Adebisi, Bunn, Ssewanyana, Darby and Kitchin, 2022). Mfinanga, Mroso and Bushibura (2020) cites that there are mixed impacts on the welfare of households of people involved in sports betting in developing countries such as Tanzania, Kenya and Zambia which include poor academic performance, depression, impaired social responsibility, personality disorders only to mention a few. It is worth noting that it becomes difficult for African universities to produce intellectuals who can alleviate poverty off the continent when they themselves are facing challenges perpetuated by sports betting. Sichali et.al. (2023) state that Of the 49 Sub-Saharan African countries, 41 have legalized gambling (83.6%), seven have outlawed it (14.3%), and one has no legislation regarding betting (2.0%). The Association of Gaming Regulators in Africa is an organization that brings together agencies that regulate gambling activities in Africa (AGRA, 2023). A study conducted in a Zambian university campus by the name Ridgeway found out that 71% of students were involved in sports betting with 94% of those being males (Sakala, Paul, Dalal and Sheikh, 2019). This also calls for social work intervention in safeguarding the wellbeing of young African intellectuals.

As Zimbabwe experienced a sharp increase in unemployment in the early twenty-first century, betting on football/soccer gained popularity as a potential source of income, albeit an unsustainable one resulting in the proliferation of betting halls becoming widespread. (Chiweshe, 2020). Zwnews (2017) asserts that with Zimbabwe having network leading providers of Econet and Netone along most rapidly developing smartphone markets, the usage of smartphones has transformed the sports betting industry in a good way as Gweru youths including university graduates have joined the bandwagon of gambling as a means for survival. Various forms of sports betting and

other gambling-related activities are subject to regulations in Zimbabwe through the Lotteries and Gaming Act [Chapter 10:26] of 1998 which preceded the Betting and Totalizator Control Act [Chapter 10:02] of 1976. In the last decade, several internationally branded sports betting services have opened their doors to sports betting enthusiasts (The Zimbabwean, 2021). The archaic nature of the act necessitates the need for it to be amended and modernized as Zimbabwean university students are at a higher risk of also being victims of the advent of sports betting just like their counterparts in the continent and globally as noted the paragraphs above. Scarce literature with regards to effects of sports betting in Zimbabwean tertiary students and Zimbabwean populace at large exists. However, the effects of sports betting and wellbeing of students in universities require further research. Social workers in the Zimbabwean context also should intervene in assessing, mitigating and possibly find ways to treat these issues as they specialize in helping vulnerable groups. This research is premised on this phenomenon which is rapidly growing paying particular attention to its effects on tertiary students' wellbeing.

1.2 Problem statement

The Lotteries and Gaming Act [Chapter 10:26] was enacted to regulate and control gaming and lotteries activities such as sports betting. This act was enacted in 1998 which makes it archaic in the present day due to various changes in technology and general livelihood for the past decades. With the advancement of technology and also globalization, sports betting is now easy to access to anyone at any place. Sports betting has been associated with the daunting effects of students' wellbeing in colleges. It has consequences on the people involved in it as well as it also has some indirect impact to those who do not engage in it. In the past students were involved in many activities both desirable and undesirable but sports betting was not as popular as it now. Sport betting has evolved into buzz phrase amongst students who exhibit a variety of emotions when they talk about it. The consequences of the subject matter on the wellbeing of university students at BUSE are yet to be uncovered. The purpose of this study is to examine how sports betting can impact different aspects of students' well-being, such as academic performance, mental health, and socio-economic status. The research will investigate the connection between sports betting and factors like stress, anxiety, financial strain,

and social behaviors among university students. By conducting a comprehensive investigation, the study aims to offer valuable insights that can guide educational institutions, policymakers, and support organizations in developing strategies to improve the welfare of tertiary students involved in sports betting. It is in the best interest of this study to analyze the effects of sports betting and wellbeing of FSSH at Bindura University of Science Education.

1.3 Aim of the study

To examine the **effects of sports betting on FSSH students' wellbeing at Bindura University of Science Education.**

1.4 Objectives

- 1) To analyse drivers of sports betting amongst FSSH students at BUSE
- 2) To examine the nature of sports betting amongst FSSH students at BUSE
- 3) To explore the effects of sports betting on the wellbeing of FSSH students at BUSE
- 4) To develop a model on addressing the effects of betting on student wellbeing.

1.5 Research questions

- What are the drivers of sports betting amongst FSSH students BUSE?
- What is the nature of sports betting practised by FSSH students at BUSE?
- What are the effects of sports betting on the wellbeing of students at the FSSH at BUSE?
- How can the effects of sports betting be effectively addressed?

1.6 Assumptions

The study assumes that university students vividly take part in sports betting. It also assumes that the university students' participation in sports betting is influenced by a variety of drivers. The study is of the assumption that sports betting that is practised by university students exists in many forms. It also assumes that sports betting amongst university students has a range of effects on the wellbeing of students. It also assumes that the lotteries and gambling Act [Chapter 10:06] which regulate sports betting is archaic and it need to be amended for it to safeguard the wellbeing of university students. Lastly, the research assumes that the university has the capacity of fostering resilience to sports betting amongst students improving students' wellbeing in the process.

1.7 Significance of the study

The study seeks to assess the effects of sports betting and wellbeing of FSSH at Bindura University of Science Education. Students are facing economic challenges which is exacerbated by engaging in sports betting in a quest to find fast money. This study will enable students to develop resilience to negative forces of making money such as sports betting which is detrimental to their wellbeing. It will also look into other alternatives of sourcing for money that does not impact the students' wellbeing but rather enhance it. Boarding house owners, hostel wardens and the study will also be beneficial to parents and guardians as it seeks to bring out behavior change amongst students involved in sports betting and as well set out awareness of the effects of sports betting not only to students only, but the community at large. The university will also benefit from the study as student wellbeing has consequences on students' academic performance and other curricular activities. The findings of the study will add literature on the effects of sports betting on university students. Lastly, the study will also assist the Ministry of Home Affairs and Cultural Heritage to formulate policies to safeguard people from evils inherent in sports betting.

1.8. Limitations of the study

The researcher faced financial challenges during the research in terms of research materials used during the research such as interview guides and questionnaire papers. The researcher also faced resistance from some participants at the university due to fear of being labelled as deviants.

1.9. Delimitations of the study.

The researcher was limited to the FSSH of Bindura University. The study covered university students from first year students to part final students.

1.10. Key definitions

The section below captured the definitions of the key terms to be applied in the study. These key terms were repeatedly used throughout the study to bring out the problem at hand and how it can be mitigated.

1.10.1 Sports betting

Sports betting involves placing bets on the final outcome and various components of sporting events (Hing, Lamont, Vitartas and Fink, 2015). Kozjak (2016) in Radicevic and Kelam (2021) define betting as a game which participants guess the outcomes of various events as proposed by the betting organizer and the circumstances that decides the win or loss must not be known to anyone in advance and must be of the nature that the organizer or the participant cannot influence it.

1.10.2. Wellbeing

According to WHO (2021), wellbeing involves the overall quality of life and the capacity of individuals and communities to make meaningful contributions to the world. Cognizant of this definition, wellbeing becomes a subjective element premised on how a person considers his or her life to be of a certain rank, status or quality as it states.

This leads to another definition of wellbeing that mentions that wellbeing is a state of being with high levels of life satisfaction and a sense of coherence which is based on successful management of the internal and external demands and challenges that individuals face (Exenberger and Juen, 2014)

1.11. Conclusion

This chapter provided an overview of the study's context and a clear statement of the problem at hand to understand the effects of sports betting and wellbeing on FSSH a Bindura University of Science Education, objectives, key definitions and the significance of the study. It also states the limitations and delimitations of the study. The next chapter focuses of literature review.

CHAPTER 2: LITERATURE REVIEW

2.0 Introduction

This chapter reviews relevant literature on effects of sports betting on the wellbeing of university students. These effects will focus on global, African and Zimbabwean setting. The chapter also brings out the theory that explains the area of study. It also indicated literature gaps left by other studies.

2.0 Theoretical Framework

An analysis and a comprehensive details of the phenomenon under study are provided in this section. It made use of theories that provided insight about the phenomenon under study as well as helping in the research through already existing theories.

2.1.1 Social Learning theory

The research will use the social learning theory in researching the effects of sport betting and student wellbeing. McLeod (2023) postulates that social learning theory proposed by Albert Bandura postulates that people learn through observations, imitation and modelling people's behavior. It suggests that people learn mannerisms or novel behavior through watching or observing others. The role of social learning theory is fundamental in uncovering the drivers, nature and effects of sports betting and student wellbeing. It reveals how learned behavior has a bearing on the actions and consequences of such behavior through reinforcement, punishment, social approval, disapproval, or other incentives (McLeod, 2023).

2.1.1.2 Relevance of social learning theory to the study

The SLT will be used to determine the drivers leading to students engaging in sports betting. It will also show how these motives are reinforced. The nature of sports betting will also be deduced through the use of this theory through the information obtained

from the drivers of sports betting amongst students. Wellbeing of students that partake in sports betting will also be looked at through the lenses of social learning theory whether it is enhanced through reinforcements or rewards or rather it is disturbed through punishments, social disapproval or other setbacks.

2.1.2. Theory of Wellbeing

Hedonism, desire satisfaction views, and objective list views are the three main categories in which theories of wellbeing can be organized (Parfit, 1984). According to hedonism, the key to a fulfilling life is achieving a greater amount of happiness, defined as a positive balance of pleasure and pain. This means that our lives are most successful when they are filled with predominantly joyful experiences. Sports betting with regard to hedonism enhances hedonic well-being through temporary pleasure and exhilaration offered by winning, the excitement of participating in a game, and the chance for immediate financial gain can amplify one's happiness and enjoyment whilst also hindering eudemonic wellbeing as giving too much importance to gambling for monetary benefit can detract from focusing on academic goals, cultivating meaningful connections, and personal growth, which ultimately reduces students' sense of meaning and satisfaction. Moorhouse, Plant and Houlden (2020) posit that the central idea behind desire satisfaction theories is that a person's well-being is determined by the extent to which their desires are fulfilled. It is in this regard that the theory resonates with effects of sports betting as it highlights how betting on sports affect financial, social and emotional desires whether one wins or loses a bet. According to all objective list theories, it is believed that there are factors that can improve a person's life even if they are not pleasurable or desired by that individual. Classic items for this list include success, friendship, knowledge, virtuous behavior and health which are beyond a person's conscious experience or desire (Moorhouse, Plant and Houlden, 2020). Examining the effects of sports gambling on university students through the lens of the objective list views demonstrates how it can have both positive and negative consequences on their overall well-being in different areas like physical health, possessions, social connections, and personal growth.

2.1.2.1. Relevance of theory of wellbeing

The theory of wellbeing will be crucial in determining how sports betting affects students' wellbeing. It will look into the effects of betting on wellbeing dimensions such as quality of life, subjective wellbeing and resilience to the challenges that are faced in engaging in sports betting. Domains such as students' education, health, satisfaction, mental wellness and coping capacity to challenges will be brought out through the use of the theory of wellbeing.

2.1.2.2.1. Understanding student wellbeing

Studies reveal that a sizeable fraction of university students experience well-being problems, which include cognitive and emotional distress, feelings of hopelessness and anxiety, and increased susceptibility to burnout (Baik, Larcombe and Brooker, 2019). This consequently puts the wellbeing of university students under scrutiny. Talking heed to the causative agents of the threats affecting the wellbeing of students at university is critical before it manifests into the aforementioned effects such as emotional stress, depression only to mention a few. Knowledge about what encompasses student wellbeing and enhancing it is crucial in maintaining the stability of students' wellbeing, improving individual growth as well as knowing overall students' experiences.

2.1.2.2.2. Understanding sports betting

Shen, (2023) posits that sports betting has a lasting influence on younger populations which makes it critical and necessary to find out about the causes and effects of betting amongst university students. Studying about sports betting effects is essential as it leads to the ultimate realization of ways of mitigating the negative effects of problematic gambling which is in tandem with sports betting. Daniel, Gbuchie, Aniebet, Emeruwa and Ike (2023) mention that sports betting is prevalent among undergraduates and a number of them are likely to develop addictive disorders like problem gambling requiring mental health rehabilitation. This assertion is evidence of the existence of

sports betting amongst university students which presents dire consequences to the wellbeing of students.

2.2 Drivers of sports betting

This section will explore the drivers leading students into engaging in sports betting. Knowledge of these drivers is essential in coming with viable measures to prevent or mitigate their effects on the wellbeing of students.

2.2.1 Peer pressure

Undoubtedly, the influence of peer pressure on university students in participating in sports betting cannot be underestimated as it holds significant sway in shaping the experiences of teenagers and young adults. Studies have indicated that gambling plays a significant role in fostering social acceptance within peer groups (Aguocha et al. 2019). When sports betting is common in social circles, it can be viewed as a normal and trendy activity that represents popularity, inclusion, and shared enthusiasm. This urge to conform can be especially powerful for young adults who want to be socially accepted and find a sense of belonging within a group. Gambling behavior can be influenced by individuals within a person's social circle, leading to normalization of this behavior. Additionally, for those surrounded by riskier networks, the normalization extends to gambling-related harm as well. It is in this context that the wellbeing of university students can be compromised as they seek the sense of belonging in groups. The networks' density poses significant challenges for individuals in higher risk groups who aim to modify their gambling behavior, as well as for the overall reduction of gambling harm in the population (Russell, Langham and Hing, 2018). This assertion highlights how the bigger sports betting groups or peers have a positive correlation with reduction of gambling related challenges being mitigated. Henceforth, peer pressure plays a big role as a driver of sports betting amongst university students which has an effect on the wellbeing of university students.

2.2.2. Poverty

Several African young people have welcomed sports betting as a fast track out of poverty towards a luxurious lifestyle, often without taking into account the adverse effects that may accompany it (Njoku, Chukwuma and Obiorah, 2021). Students who come from impoverished backgrounds may perceive that traditional opportunities for upward social and economic mobility are unattainable, which in turn makes them find sports betting as an attractive means of escape. Sports betting becomes an escape route for most students who suffer from the adverse effects of poverty as a result of economic malaise. Chiweshe (2020) highlights sports betting as an employment opportunity for most Zimbabweans who are at the mercy of unemployment. Cognizant of this notion, it is imperative to note that if the parents of students at university are participating in sports betting to escape poverty, then the students themselves find justification for doing so. In Kenya, a research study found that young sports bettors were highly motivated by the prospect of earning additional income with the motivation strongly correlated with their employment status, as they derived their betting stakes from the income they earned through work. (Glozah et.al, 2023). The prevalence of sports betting which is driven by poverty is not limited to Zimbabwe alone as other countries such as Kenya have students who also pursue sports betting as a way of earning an income. This research tries to explore how poverty is also influencing Bindura University students to partake in sports betting and if they are benefiting from it or if it has dire consequences to their wellbeing.

2.2.3. Accessibility

The growth of online and mobile sports betting has made it easier than ever for university students to place wagers, resulting in an increase in participation. Several factors contribute to this simple accessibility, which acts as a primary driver. The widespread use of smartphones has opened up new avenues for sports betting, but it is important to acknowledge that this accessibility can also facilitate the development of harmful betting behaviors (Hing, Rockloff and Browne, 2023). From this assertion, one can denote that there is no need to visit a bookie or casino anymore. Students can now use their smartphones to access betting services and place bets at any time, from

anywhere. It is also important to note guarantees in privacy through use of smartphones which frees students from societal scrutiny hence fueling their desire to bet. Smartphones also provide a variety of payment alternatives by connecting bank accounts, debit cards, and e-wallets to betting sites, simplifying the deposit and withdrawal procedure and eliminating financial restrictions. The proliferation of the internet and information technology has significantly boosted the participation of young individuals in betting games, affording them the convenience to play from the comfort of their residences or any other preferred setting (Eboh, 2015). This notion resonates with the above assertion as to betting being fingertips away from its clientele. Easy accessibility to sports betting through technology has its downside as the constant availability and simplicity of usage can lead to impulsive betting and the development of gambling addictions, particularly among the university students' mental wellbeing. Sports betting addiction combined with financial stress can cause anxiety, depression, and other mental health issues in university students as due to constant exposure to online sports betting which is highly addictive.

2.2.4. Social Media

Social media unquestionably plays a key role in driving sports betting involvement among university students, acting as a powerful catalyst for a variety of reasons. Findings from various studies indicate that social media gambling advertising is highly prevalent and has a wide reach as these advertisements are particularly appealing to individuals under the age of 25, surpassing their appeal to adults whilst also presenting gambling as a harmless and enjoyable pursuit, with minimal emphasis on the potential health risks involved (Rossi and Nairn, 2022). It is in this portrayal that students view sports betting as a game that pose little to no harm which is fun and enticing to participate in.

2.2.5. Television

Research suggests that a portion of young people participate in betting as a way to express their allegiance to the European teams they support (Chiweshe 2020). Football fanatics amongst university students demonstrate their loyalty to their teams through

placing bets in them. Incorporating renowned athletes and public figures to endorse betting platforms brings an element of prestige and social acceptance, potentially exerting an impact on young viewers who admire these individuals. The presence of sports betting within the sports culture is growing, as it is now being advertised extensively during prime-time TV programs that attract a large audience (Brevers, Vögele, and Billieux, 2022). Betting advertisements tend to depict winners happily celebrating their financial gains, seldom highlighting the possible negative consequences like addiction, debt, and financial ruin. It is in this portrayal that the wellbeing of university students is compromised in subtlety. Through a thorough analysis of three entire episodes of the widely-watched soccer show "Match of the Day" on BBC1, a non-commercial British television channel, it becomes evident that each episode features an average of over 250 instances where gambling logos are prominently showcased (Cassidy and Ovenden 2017). Sports betting advertisements are seen everywhere on TV, especially during live sports events. This constant presence can make viewers immune to their influence, leading to a perception that betting is ordinary and even appealing. Watching television which traditionally served as a leisure activity for university students thus becomes an influence and driver of sports betting which has diverse effects on their wellbeing.

2.3 Nature of sports betting

Comprehending the intricate nature of sports betting in Zimbabwe is crucial in order to develop effective policies, promote responsible gambling habits, and optimize the advantages while mitigating possible risks to students' wellbeing.

2.3.1. In-play

In-play betting, also known as in-running or live action betting, involves placing bets on sporting events after they have started, rather than before the games begin (Lopez-Gonzalez, Griffiths and Estevez, 2018). This type of gambling differs from traditional match-based betting, which was common before the rise of online gambling. Bet365, the foremost global bookmaker, has disclosed that a substantial proportion, up to 80%, of their sports book's revenue is generated through in-play betting episodes (Jackson,

2015). In-play betting has been theoretically linked to reckless and irresponsible gambling due to its instantaneous and less planned nature as preliminary scientific evidence indicates the presence of impulsive gambling tendencies associated with this form of betting (Killick & Griffiths, 2018). Lopez-Gonzalez, Griffiths and Estevez (2018) mention that alcohol consumption is a common occurrence during in-play betting, along with other risky behaviors, especially when watching sports in venues like bars, pubs, or other locations where alcohol is served and consumed. Furthermore, they contend that individuals who participate in in-play betting tend to act more impulsively than those who do not, displaying increased positive urgency and a lack of premeditation. On average, they also drink more alcohol and eat more junk food while watching sport. Thus, in-play betting can be detrimental to the wellbeing of students especially students' health, financial and academic performance are concerned.

2.3.2. Virtual betting

Virtual sports refer to computer-generated games where the final result is determined by intricate algorithms (Whitelock, 2022). These computer-generated betting games offer a contrasting experience to traditional sports as they progress quickly, initiating new matches frequently. This aspect ensures bettors enjoy a continuous stream of betting options and immediate satisfaction. Individuals who are susceptible to impulsive behavior may find the fast-paced and constant nature of virtual betting extremely exciting and potentially addictive. Henceforth, virtual sports betting tend to have negative effects on the mental health and wellbeing of university students due its addictive nature.

2.4 Effects of sports betting

Understanding the effects of sports betting on the wellbeing of students is crucial in planning on measures to mitigate them and also the best ways to implement them.

2.4.1. Academic performance

Koross (2016) reports that research reveals a considerable portion of college students who gamble encounter obstacles in their academic progress and commonly abandon their studies. Placing too many bets can result in poor time management, reduced concentration on studies, and a decline in academic performance. Opoku and Yeboah (2023) opined that the involvement of college students in sports betting results in the expenditure of their school fees and precious time at betting centers, consequently hampering their academic performance. Devoting considerable time to researching teams, placing bets, and keeping track of outcomes can impinge on valuable study and homework time, resulting in academic negligence and failure to meet deadlines. Putting too much focus on gambling might overshadow one's responsibility to academics, resulting in reduced drive to study and engage in class activities, eventually leading to a drop in academic performance and potentially compromising scholarships or academic aspirations.

2.4.2. Health

Addiction center (2023) define sports betting addiction is a behavioral disorder characterized by an enduring and uncontrollable compulsion to engage in sports betting, even in the face of unfavorable outcomes despite the persistent behavior that can result in individuals experiencing stress-related illnesses such as high blood pressure, depression, and anxiety. The negative effects of excessive sports betting can manifest as lack of sleep, unhealthy eating patterns, and heightened levels of stress. American Psychiatric Association (2023) states that although financial loss is a frequent indicator, there are numerous other manifestations of gambling disorder such as strained interpersonal connections, decreased time management and efficiency, personal anguish, and health issues related to gambling like sleep deprivation, obesity, and neglecting self-care. Cognizant of the study's area of focus, university students cannot be exempted from these effects which puts their wellbeing at risk due to the negative effects of sports betting on their health.

2.4.3. Satisfaction

When bets are won, it can evoke emotions of thrill, achievement, and a boost in self-confidence. However, frustration, disappointment, anxiety, and depression can be the result of unsuccessful bets. Koross (2016) elucidates that students seem to rely on monetary rewards from gambling in order to fulfill their necessities and derive enjoyment from the act of betting. Flack and Morris (2016) propose that individuals partake in this practice not solely for the purpose of enhancing their enjoyment of sports, but also with the aim of gaining a financial advantage. This assertion denotes need to increase the excitement of watching sports as a primary reason why students may engage in betting rather than the common presumption of needing financial returns. Koross (2016) suggests that college student's view betting as a harmless form of amusement, where only insignificant amounts of time and money are lost as this contradicts the general perception that betting is a socially distracting vice. Therefore, students' subjective wellbeing as in accordance to the assertions above is enhanced as less time and money is lost through betting. This study will explore whether satisfaction is achievable through sports betting or not.

2.4.4. Addiction

Hing, Rockloff and Browne (2023) says that the act of sports betting can evolve into a behavioral addiction marked by challenges in regulating the money and time invested in gambling, resulting in harmful consequences for the individual, as well as others and the community. Engaging in sports betting has the potential to be addictive and may result in the development of compulsive tendencies, psychological dependency, and adverse effects on mental well-being. Koross (2016) opined that college students are now deemed to have a three times higher rate of addictive betting, primarily due to their augmented freedom and continuous internet accessibility. Addiction not on has dire effects on academic performance but also tends to corrupt the mental faculty of students.

2.4.5. Social effects

Engaging in excessive sports betting can result in individuals becoming socially isolated, damaging their relationships with loved ones, and causing financial disputes with their peers. However, participation in sports betting has the potential to bring people together, creating bonds and connecting students who share common interests. Studies show that, on average, each individual struggling with a gambling addiction has a negative impact on six other people. (Goodwin et al., 2017). This indicates the devastating effects of sports betting as it can exponentially affect other people who do not engage in it. Henceforth, the effects of sports betting on the student involved in sports betting is not limited to themselves rather it does affect even those that do not participate in it. Thus, the wellbeing of the university at large can be compromised by just few people that engage in sports betting.

2.5. Legal frameworks on Sports betting

This section identifies and explores the relevance of legal frameworks that guide sports betting globally, regionally and in Zimbabwe. Knowledge of the relevance of these frameworks is imperative in realizing their shortfalls and how they can be updated as a means of addressing the loopholes they have.

2.5.1. Global

For sports betting, there isn't really a single, cohesive international legal framework. There are many different types of laws and regulations that govern different activities in different countries and even within states. This results in a diversified and fragmented regulatory landscape. Nonetheless, a few broad patterns and significant institutions are influencing the worldwide dialogue on sports betting regulation. For instance, SIGA, IOC and IBIA do their best in a bid to promote guidelines and regulations with regards to sports betting.

SIGA (2018) developed “Universal standards on sports betting integrity” to assist sport organizations in providing “a coordinated, holistic universal framework to protect the

integrity of sport”. The Universal Standards on Sports Betting Integrity, inspired by the SIGA Core Principles on Sport Integrity, establish a cohesive and all-encompassing framework to uphold the integrity of sports as the framework serves the interests of the sports industry as a whole, including regulators, operators, government entities, fans, broadcasters, sponsors, and various other stakeholders. (SIGA, 2018). IOC (International Olympic Committee) has forbidden any credentialed person attending the Olympic Games to wager on Olympic events since 2006 due to the IOC Code of Ethics (International Olympic Committee). In addition to actively participating in high-level discussions at the national and international levels to support well-informed policies that protect consumers, sports, and legitimate operators, the International Betting Integrity Association (IBIA) and the participation of its partners is instrumental in the investigation, prosecution, and penalization of those implicated in match-fixing (IBIA, 2023). The three prominent organizations have similarities in their bid to control betting of betting houses as well as participants in sports. Little is mentioned towards safeguarding the wellbeing of the vast betting clientele which encompass tertiary school students. IOC is more of an affiliate of the other two organizations mentioned herein which is mainly concerned about the integrity of the sport more than the wellbeing of viewers who bet on the sport. Hence the global legislations on sports betting are more premised on sports integrity more than the wellbeing of people involved in sports betting.

2.5.2 Africa

Similar to the rest of the globe, sports betting is not governed by a single, homogenous body of legislation or regulation in Africa. The continent offers a varied image, with each nation's regulatory policies ranging widely. Though there is a general tendency toward legalizing and regulation, there are considerable differences in the pace and particular frameworks. Sichali et.al, (2023) highlights that gambling is legally regulated in 41 of 49 (83.6%) Sub-Saharan African countries, prohibited in 7 (14.3%) and is not legislated for in 1 (2.0%). Bitanihirwe et.al. (2022) cites cultural differences as impediments to designing effective regulatory measures and policy interventions that can reduce the public health burden of gambling harms in Africa. It is in this vein that developing a uniform framework that guides and protects the wellbeing of consumers

of sports betting in Africa is hindered due to cultural differences. It is evident that Muslim communities residing in religiously diverse nations such as Ethiopia, Senegal, and Nigeria participate in gambling activities, despite the fact that these activities are prohibited under Islamic law. (Bitanihirwe et.al. 2022). Therefore, even the Muslims who are considered widely as having strict laws cannot abide to them when sports betting is brought into the picture. Therefore, the drivers of sports betting in such circumstances prove to have an upper hand over the regulations of sports betting in Africa. Hence addressing the drivers of sports betting is of paramount importance for the regulations of sports betting to be effective.

2.5.3. Zimbabwe

The Lotteries and Gaming Act [Chapter 10:26] was enacted to regulate and control gaming and lotteries activities such as sports betting. This act was enacted in 1998 which makes it archaic in the present day due to various changes in technology and general livelihood for the past decades. The legal frameworks make it difficult for the regulation of ever evolving sports betting due to technological advancements. CMS Law (2023) posits that Zimbabwe currently lacks regulation of online sports betting that protects its clientele. This inadvertently jeopardizes the wellbeing of Zimbabwean citizens who uses their smartphones for easy accessibility of online sports betting. University students are not also spared from the ill effects of non-regulation of online betting in the country. The obscurity of Zimbabwean sports betting legal frameworks in addressing the contemporary threats and effects it presents on university students calls for more research on it as well as how social workers can spearhead advancement of policy advocacy for the betterment of student wellbeing. The ancient nature and lack of crystal-clear regulation inherent in the Zimbabwean sports betting regulations also necessitated for this study to take place taking into consideration the drivers, nature, effects of sports betting as well as how these effects can be addressed through social work expertise. It becomes vital that these effects are thoroughly investigated before they grow exponentially which makes this research of great importance.

CHAPTER 3: METHODOLOGY

3.0. Introduction

The study seeks to assess the effects of sports betting and student wellbeing at the FSSH at Bindura University of Science education. This chapter will focus on the research methodology which guides the researcher throughout the study. It will also highlight issues to do with population under study, sampling techniques, sample size, data collection methods and data collection tools. It will also highlight data analysis procedure, limitations and delimitations of the study and ethical considerations pertaining the study. The chapter will focus on the feasibility of the study.

3.1. Research approach

Creswell (2015), states that a research approach outlines the systematic framework and methodologies adopted to carry out a study, encompassing the entire spectrum from overarching assumptions to the specific methods employed for data collection, analysis, and interpretation. The researcher used a qualitative research approach. Busetto, Wick and Gumbinger (2020) postulate that qualitative research is defined as “the study of the nature of phenomena”, including “their quality, different manifestations, the context in which they appear or the perspectives from which they can be perceived”, but excluding “their range, frequency and place in an objectively determined chain of cause and effect”. This approach was handy in providing the trajectory on data collection, analysis and interpretation of results with regards to the effects of sports betting on the wellbeing of students at Bindura University of Science Education. The approach also helped in uncovering the nature, drivers and effects of sport betting on university students through various interviews by exploring the experiences of individuals as well as identifying group patterns. Qualitative research assisted the researcher to understand the circumstances and effects of sports betting and wellbeing of students through views they expressed verbally and also through emotions.

3.2. Research design.

Creswell (2021) relays that a research design is a methodical plan that you adopt to seamlessly blend the various aspects of a study into a unified and rational framework. The researcher made use of a case study in carrying out his research in assessing effects of sports betting and student wellbeing at Bindura University of Science Education. Creswell (2014) mentions that case studies involve a qualitative approach where the researcher delves deeply into a program, event, activity, process, or individual(s). These cases are limited by time and scope, with researchers gathering comprehensive data through various collection methods over an extended period. Neuman (2015) further explains that exploratory case study is used when the subject is new, there is little known about the subject, or the subject has not yet been explored. It is also handy in thoroughly investigating about students involved in betting through a theoretical framework, data collection and data analysis. Case studies frequently utilize qualitative methods of gathering data, such as interviews and observations, to capture the personal experiences and emotional stories of students. By doing so, hidden problems can be unveiled, leading to a more comprehensive comprehension of the phenomenon, rather than solely depending on quantitative data. Henceforth, this was essential in uncovering drivers, nature, effects and developing a model for addressing effects of sports betting on the wellbeing of university students. However, lack of statistical depth can be a setback to the research as a result of utilizing a case study.

3.3. Study domain

Bindura, a town in the Mashonaland Central province of Zimbabwe, is the location of the study with a population of around 51,394 residents (Zimbabwe Statistical Agency in 2022), Bindura is recognized for its agricultural and mining activities. The town is positioned approximately 88 km northeast of Harare, the capital of Zimbabwe (Zuvalinyenga, 2020). There seems to be a lack of studies that critically examine the avenues and hindrances of secondary cities in attaining sustainable urban development as brought out in the national urban agenda (Matamanda, Mafuku and Bhanye, 2022). Bindura being a town which is also neglected economically and in social development (Zuvalinyenga, 2020) has some similarities in as far having few studies with regards to

opportunities and constraints. Bindura has two universities (Bindura University of Science Education and Zimbabwe Ezequiel Guti University) as well as two physical betting hubs (Moors World of Sports and Bezbets) and many unaccounted online betting sites. The presence of betting hubs in the proximity of university students poses a threat to students as these have a great potential to lure students into sports betting. Cognizant of the aforementioned views, Bindura is this research's study domain as it also faces constraints in many areas just like other cities. The absence of research specific to tertiary students engaging in sports betting in Bindura has also prompted its choice as the study domain.

3.4. Target population.

Shukla (2020) state that a target population represents the entirety of units or individuals on which the research findings are intended to be implemented. The study targeted students involved in sports betting and also those who do not bet. It also targeted betting companies in Bindura, accommodation personnel, lecturers and university health personnel since students involved in sports betting do not live in isolation. Therefore, it is prudent to research on university students engaging in sports betting because of their susceptibility, the possibility of negative consequences, the necessity to comprehend the factors influencing their actions, the distinctive circumstances surrounding their lives, and the opportunity to provide insights for policy-making and practical approaches. These people also knew how students behave before, during and after engaging in sports betting behavior.

3.5. Sample size

Crandon (2017) defines sample size as the percentage of the overall population participating in the study. The research considered 30 people for data collection. 15 were students involved in sports betting, 5 being students who do not engage in sports betting but who interact with those that are involved in sports betting, 2 health personnel (from the University Clinic), 3 lecturers (Social work, Peace and Communication studies), 2 betting house personnel and 3 accommodation personnel (from the students area residents). Qualitative research often utilizes small sample sizes to ensure a detailed

analysis that concentrates on individual cases, a key aspect of this investigative approach. (Vasileiou, Barnett, Thorpe and Young, 2018). Furthermore, researchers purposefully choose qualitative samples that have the potential to contribute valuable and intricate information that is directly related to the phenomenon being explored. The small sample size was also due to the topic being sensitive as issues to do with confidentiality may hinder some students from participating. The topic was also specific to students who participate in sports betting hence the smaller sample size.

3.6. Sampling techniques

Singh and Masuku (2014) mentions that sampling techniques are methods for the selection of individuals on which information are to be made has been described in literature. The researcher used non-probability sampling techniques that is, snowball sampling and purposive sampling.

3.6.1. Snowball sampling

Snowball sampling is a method in which researchers begin with a few initial contacts (seeds) that meet the research criteria and are asked to participate whereby, these participants are then requested to suggest other contacts who also meet the criteria and might be interested in participating, leading to a chain reaction of referrals (Parker, Scott and Geddes, 2019). The researcher defined inclusion criteria, identified initial participants, developed interview guides, followed up on referrals and detected when there was data saturation so as to avoid repetition. Snowball sampling is cost effective, quick, provides anonymity as sports betting is a sensitive topic as and also enables the exploration of various viewpoints and reveals unforeseen interactions. This technique was used to identify 15 students who were involved in sports betting for the in-depth interviews. It is difficult to find students involved in betting hence snowball sampling preserved anonymity of the participants as well as guaranteed confidentiality. This sampling technique was also suitable for the research as it gave the participants room to detail their experiences as far as sports betting effects on wellbeing is concerned.

3.6.2. Purposive sampling

Purposive sampling is a sampling technique that focuses on deliberately selecting individuals or groups who are highly skilled and knowledgeable about a particular phenomenon of interest (Etikan, Musa and Alkasim, 2016). It was essential in targeting individuals directly involved in sports betting, acquire more comprehensive and in-depth information and it saved time and resources by avoiding irrelevant participants. This technique was used to identify and select 2 health personnel, 3 lecturers, 2 betting house personnel and 3 accommodation personnel. These participants possessed knowledge with regards to students' health, education, shelter and even personal satisfaction or dissatisfaction which encompasses wellbeing before, during and after being involved in betting. Purposive sampling technique was fundamental in pinpointing key informants with knowledge about the subject matter.

3.6.3. Convenience sampling

Andrade (2021) mentions that a convenience sample is one that is derived from a source that is conveniently accessible. This sampling technique was used to select a group of 5 students from the FSSH who interact with students involved in sports betting. Qualitative research methods such as interviews or focus groups can yield more extensive and valuable data when conducted with smaller groups, as it promotes deeper engagement and a more thorough data collection process. The 5 students participated in the focused group interviews. These were chosen basing on them being easily accessible as well due to them knowing the behavior of their counterparts with regards to betting.

3.7. Data collection methods

Data collection is the key process of gathering information to gain a better understanding of the research topic (Taherdoost, 2021). The research is based on the assessment of effects of sports betting and student wellbeing at Bindura University. A case of FSSH. The researcher applied primary methods of data collection that is key informant interviews and in-depth interviews to collect data from students involved in

betting as well as the key informants such as lecturers, health personnel and accommodation personnel.

3.7.1. In-depth interview

Rutledge and Hogg (2020) postulate that in-depth interview method is a qualitative research approach utilized to carry out thorough interviews with a limited number of participants. Across the social sciences, researchers frequently utilize in-depth interviews as a valuable means of qualitative data collection and giving individuals the platform to articulate their own understanding and interpretation of the world, these interviews offer valuable insights into their perspectives and experiences. (Knott, Rao, Summers and Teeger, 2022). In-depth Interviews were used to collect data from students that were involved in sports betting. They were also crucial as their open-ended nature gave respondents the opportunity to fully disclose what they experienced when they partook in sports betting. The goal of conducting in-depth interviews was to obtain comprehensive details that reflect a person's viewpoint, past experiences, emotions, and the significance they attribute to a specific topic or matter. The in-depth interview helped the researcher to establish rapport with participants making them feel more comfortable and at ease. This would allow trust building, openness and helps participants in being more relaxed during the interviews.

3.7.2. Focus group discussion

The focus group approach involves conducting a structured and focused discussion among a small group of individuals, making it a qualitative method for collecting data on a selected topic (Gundumogula and Gundumogula, 2020). Focused group interviews were essential in collection of data from students who do not participate in sports betting but interact with those that bet. The researcher chose a group of 5 students who did not partake in sports betting but had knowledge and information about those who engaged in sports betting. These assisted in acquiring novel data from various or diverse perspectives. Participants' interactions can spark fresh ideas and thoughts, emphasize areas of agreement or disagreement, and draw attention to the process of bargaining or consensus-building that takes place in a group environment. The researcher asked

permission from the responsible university authorities to select these students. The researcher made use of an assistant who recorded information as he conducted the interviews.

3.7.3. Key informant interview

Cossham and Johanson (2019) mention that Key informants, being well-informed individuals, bring a valuable perspective to the table by shedding light on research phenomena or situations that researchers may not have sufficient knowledge about. Furthermore, they emphasize that they are not typically the ones being studied (i.e. they are not the main focus of the research; instead, they offer information about the subjects), but play a part in broadening a researcher's knowledge and gaining specific insights while also mitigating potential biases. Key informant interviews were conducted on health personnel, lecturers, betting house personnel and accommodation personnel. These people had a rich knowledge of student wellbeing hence it was imperative to decipher information about students who partook in betting from them.

3.8. Data collection tools.

Data collection tools or research instruments are apparatuses which are used to in sourcing data or information to respond questions (Flick, 2017). Therefore, the researcher applied the following data collection tools in his study:

3.8.1. In-depth interview guides

In-depth interview guides were used to collect data from students who were involved in sports betting. Gibbons (2023) suggests that a researcher needs a guide with some sense of the questions he could ask, and the areas that he wish to cover (as well as a sampling strategy and thoughts on how you will make sense of your findings). Questionnaires were used in asking the respondents about their experiences in engaging in sports betting as far as their wellbeing was concerned. They were useful in further probing issues that are not clearly articulated by the respondents which was also be handy in exploring motivations behind the participants engaging in sports betting.

3.8.2. Focus group interview guide

Focus group interview guides were used to collect data from students who did not participate in sports betting but rather interacted with those that bet. What will be covered in the focus group is outlined in a discussion guide (Hecker and Kalpokas, 2023). In addition, it typically included a list of open-ended questions and prompts that were designed to stimulate discussion on the research topic. The questions were carefully crafted and organized, with an emphasis on gradually narrowing in on more specialized topics of interest after beginning with more general inquiries to get the group warmed up. Although the discussion guide acted as a schedule for the session, the moderator had to be adaptable and sensitive to how the conversation flowed, seeking out deeper understanding and following up on remarks that are intriguing or surprising.

3.8.3. Key informant interview guide

Smulowitz (2017) states that Interview guides come in different formats, including questions, topics, or a combination of both, which can range from unstructured to highly structured. The interview guide will employ one of these techniques, depending on the preferences of the researcher. Key informant interview guides were used to guide the researcher when asking key informants questions. These helped the researcher to stick to the questions that were relevant. They were also of great value as key informants may have had surveys or other information about student behavior conducted in previous research. The key informant interview guide allowed the key informants to explain in detail students' wellbeing in relation to sports betting at the FSSH at Bindura University of Science Education.

3.9. Data presentation and analysis

Data analysis involves the systematic examination of data, where calculations and evaluations are performed to derive significant insights and relevant information (Ibrahim, 2015).

3.9.1. Organizing the Data

The initial phase of analysis primarily utilizes deductive strategies to support the organization and management of data. During the coding phase, a technique called 'attribute coding' is implemented to categorize the data into relevant categories, thereby establishing an organizational schema (Miles, Huberman and Saldana, 2020). Organizing data is essential as it makes it easier to find data with labels which avoids wasting time and reducing errors in the process.

3.9.2. Sorting Data into Relevant Topical Categories

In this succeeding coding stage, the researcher devises a set of predetermined topic codes that are aligned with the study's purpose, research questions, and/or propositions. Subsequently, a comprehensive review of the data is carried out to effectively sort and structure it (Bingham, 2023). This is essential in removing unnecessary data, keeping track of developing trends through keeping a code guide.

3.9.3. Open/Initial Coding

Upon reading each category's data, the researcher creates, outlines and applies codes. It is possible to develop and use codes for all of the original topic categories (Bingham, 2023). Through this procedure, the researcher can help uncover ideas or notions that may develop into themes and findings in the future.

3.9.4. Identifying Patterns, Themes, and Findings

The technique of compressing the codes generated during open/initial coding to divide the data into fewer analytical concepts is frequently referred to as "pattern coding" (Miles, Huberman and Saldana, 2020). By utilizing this method of recognizing patterns and consolidating codes, the researcher can initiate the process of recognizing themes.

3.9.5. Applying Theory and Explaining Findings

Deductive and inductive analytical techniques are combined in the coding phase to help the discussion of findings, which is often the most challenging section of an article or dissertation for researchers (Chien and Li, 2022). This is essential as it makes interpretation of the relationships between theories espoused in literature review with the findings of data collection. It also strengthens the conclusions by giving a detailed understanding of the area under study.

3.10. Ethical consideration

The concepts of ethical considerations in research serve as a framework for research ideas and procedures (Bhandari, 2021). It is imperative to take note of ethical considerations in social before and after conducting the research. Coghlan and Brannick, (2014) notes that, Ethical issues in research refer to the universally recognized standards that dictate the appropriate and inappropriate actions when engaging in research activities. The researcher took in to consideration the following:

3.10.1. Confidentiality and anonymity

Fleming and Zegwaard (2018) note that Participant anonymity and participant confidentiality are often mistakenly used interchangeably, despite the fact that they have distinct meanings. The concept of participant anonymity involves keeping the participant's identity hidden from the researcher. This is exemplified in situations like anonymous surveys, where the researcher is completely unaware of the participant's identity. They further go on to suggest that participant confidentiality means the

participant's identity are known to the researcher but the data was de-identified and the identity is kept confidential (e.g., interviews, where the participant identities are known to the researcher, therefore, only confidentiality, not anonymity, can be offered). The researcher made sure that they did not disclose any information of the participant by explaining to the participants that their information was not be disclosed. He also made sure that the laptop and the cell phone that was used to capture data had passwords. Lastly the researcher made use of anonymous names to guarantee the participants that their names were not be disclosed.

3.10.2. Informed consent

Mirza, Bellalem and Mirza (2023) suggest that researchers need to seek the “voluntary informed consent” (BERA, 2004: 6) of every participant prior to any data collection session through an informed consent letter which needs to be sent to each participant explaining the main aim and objective of the research, the ethics of the research like issues of confidentiality and anonymity. Therefore, the researcher explained to the participants how he was going to use the data. The participants also signed an informed consent form. The researcher also explained to the participants that they have the right to access and verify their information recorded by the researcher

3.10.3. Avoidance of Harm

Cresswell (2014) notes that avoidance of harm entails that no harm or adverse consequences must come to the participants due to their participation in the research. Therefore, the researcher explained to the participants before the research if there was going to be any form of harm to the participants. The researcher also made sure that the environment where the interviews took place was safe for the participants

3.10.4. Validity

Nunu et.al (2020) mention that the accuracy of measuring a concept in a quantitative study is known as validity. Content validity must be considered to guarantee that the data collection instruments comprehensively address all pertinent content in relation to

the variables being examined. For the purpose of this study, content validity of the semi-structured interview guide was established through pretesting, adjustment and refinement. Face validity was also critical, where the researcher asked the respondents their opinion about whether the proposed semi-structured interview guide measured the concepts that it intended to.

3.10.5. Reliability

Reliability in measurement refers to the extent to which an instrument consistently provides the same results each time it is used under identical conditions with the same participants (Nunu et.al, 2020). Therefore, for the study, the data collection tool was subjected to a pretest prior to the actual data collection process. Consistency checking was carried out using tests and retest methodology to ascertain if there were any disparities in the data collected from the same members on multiple occasions.

3.11. Summary and conclusion

The chapter provided a description of how the researcher conducted his study. He mentions how the research designs are included. The exploratory case study under qualitative research design was also included in this chapter. This chapter also includes population of the study. It also includes sampling methods that were used. In depth interviews and key informant interview guide were used as data collection methods hence key informant interview and in-depth interviews were used as data collection instruments. The chapter also included ethical considerations.

CHAPTER FOUR: PRESENTATION, INTERPRETATION AND DISCUSSION OF FINDINGS

4.1 Introduction

This chapter covers the presentation, interpretation and discussion which were obtained through the investigation of which was primarily concerned about analyzing the drivers, nature and effects of sports betting on Bindura University FSSH students' wellbeing. The demographics of the participants are presented in a tabular form. The sources of information for this chapter are interviews, models as well as literature reviewed.

4.2 Demographics

Table 4.2.1. Showing response rate

	Population	Sample Size	Response	Response rate
Interviews	Student bettors	15	15	100%
	Key Informants	10	10	100%
Focused Discussion Group	Student non-bettors	5	5	100%
	Total Response rate	30	30	100%

Table 4.2.1. Demonstrates the targeted response rate to the achieved response rate. The target response was adequately addressed as all criteria recorded 100% response rate.

Table 4.2.2. Showing sex, level of study and program

	Sex	Level of study	Program	Age
1	M	1	PG	20
2	M	2	SW	21
3	M	2	SW	22
4	F	2	PG	22
5	F	2	SW	22
6	F	2	CH	22
7	M	2	PG	22
8	M	2	CH	22
9	M	2	SW	22
10	M	2	CH	22
11	M	2	CH	23
12	M	3	PG	23
13	M	3	CH	24
14	M	4	SW	24
15	F	4	SW	24
16	M	4	PG	24
17	F	4	PG	24
18	F	4	CH	25
19	M	4	PG	26
20	M	4	SW	26

Table 4.2.2. Shows the sex, level of study, degree program and age of the participants that took part in the study. The majority of the participants were male males which highlights male dominance in the sports betting clientele amongst students under study. Part two students had the highest number of participants followed by part fours due to availability of the participants and coincidence. Peace and Governance students and Social Work students had the same number of students involved in the study with Culture and Heritage falling short of the aforementioned programs by 1 student indicating how programs at the FSSH have less to no impact in the students' decisions in taking part in sports betting.

Table 4.2.3. Showing Key Informants' personal details

Table 4.2.3. Indicates the age, sex, professions of key informants and their longevity in their area of expertise. The key informants consisted of 2 betting houses personnel, 3 accommodation personnel, 3 lecturers, 1 student affairs personnel as well as 1 health personnel. Majority of the key informants had served in their respective area of expertise for years below 10.

Column1	Sex	Age	Area of Expertise	Profession	Longevity (years)
1	M	20-30	Betting hub	Cashier	3
2	M	30-40	Betting hub	Supervisor	8
3	F	40-50	Accommodation	Accommodation	2
4	M	30-40	Accommodation	Accommodation	4
5	F	30-40	Accommodation	Accommodation	6
6	F	50 and above	Student Affairs	Education	15
7	F	30-40	Academics	Communication Skills	3
8	F	30-40	Academics	Communication Skills	3
9	M	20-30	Academics	Youth Development	3
10	F	50 and above	Health	Nurse	30

4.3. Theme1: Drivers of sports betting amongst FSSH students at Bindura University of Science Education

The first objective focused on the analysis of the drivers of sports betting amongst Faculty of Social Science and Humanities at Bindura University of Science Education. Some of the issues which came out of the search were poverty, entertainment, peer influence and easy accessibility. These subthemes or issues are presented, interpreted and discussed below.

4.3.1. Poverty

Information from students through in-depth interviews indicated that students engage in betting due to lack of adequate tuition, rent, groceries and other socioeconomic needs which are vital for their overall wellbeing. Henceforth, sports betting is an avenue to secure the aforementioned necessities which they lack. Additionally, information from the focused group discussion which constituted of student non-bettors also confirmed that students who engage in sports betting do so as a way of catering for their needs as they lack basic needs for their upkeep as well as for their own desires. Key informant interviews confirmed that poverty drives students in participating in sports betting as they seek instant income to cushion the embarrassment of living a life with less necessities due to inadequate pocket money.

One of the students had this to say:

"The need for extra income influences my decision in taking part in sports betting so as to cover my daily expenses. It hurts my feelings to suffer every day from hunger whilst I know that betting is there as an opportunity to alleviate my hunger it is w better to die trying that to die from hunger."

Another student had this to say:

"The harsh economic conditions greatly influences my decision in betting as I am in need of money for my upkeep. The economic conditions are not favorable

for students in particular. Students face the brunt of economic decay as they have to balance academic, social life and survival. Betting serves as a better alternative to navigate the three"

Some students said:

"Mari yavanenge vapihwa kumba inenge iri shoma saka vakabhejawa inowanda.Kungozamawo nepavanogonawo kuti zvinhu zvifambe nekuti vakasadaro vanofa nenzara"

This means that money they receive from their parents being insufficient can lead them into betting. Thereby through betting, they will be taking chances to avoid hunger.

The verbatims above reflects lack of basic needs that are necessary for the overall wellbeing of students. This is in tandem with Maslow's (1954) hierarchy of needs which denotes that humans have needs ranked in order of importance that need to be satisfied for proper functioning of humans through having their physiological up to self-actualization being met. The situation on the ground for students depicts lack of adequate physiological needs such as food which upsets the proper bodily functions. The dissonance between Maslow's theory on hierarchy of needs and the situation on the ground for students bring out poverty as a major driver of students engaging in sports betting as a way of securing funds so as to meet their physiological needs. In addition, the information above mirrors the socioeconomic malaise prevalent in the country which poses enormous threats to students' wellbeing. This in line with Amartya Sen's capabilities approach that advocates for the removal of hindrances to people's freedom that include poverty which is propelled by poor economic opportunities (Sen, 1990). Njoku, Chukwuma and Obiorah (2021) posit that most African youths embrace sports betting as a quick step route from poverty. This is tandem with assertion above relating to students being involved in sports betting who also happen to be youths trying to evade poverty. Social workers in this context have to make use of the developmental approach which sustainably addresses poverty (Dhemba and Nhapi, 2023). Therefore, addressing poverty through social work developmental approach reduces chances of students being lured into sport betting due to poverty as they would have an array of opportunities. It

is in this context that students make use of sports betting as a way of navigating through the torrents of economic decadence that inhibits human development as well as their wellbeing.

4.3.2. Entertainment

Participants in the research indicated that they engage in sports betting as a way to trigger adrenaline rush or as a hobby. This is attributed to few, distant and less diverse sporting facilities which prompts the students to engage in sports betting as an alternative. This penultimately becomes their source of entertainment. Information from the focused group discussions suggested that students take part in sports betting as a way of winding up time as they do something that entertains them. This is a way of diverting their focus from academics through refreshing their minds by doing something they derive pleasure from. Key informants revealed that students partake in sports betting as a way of connecting their love and allegiance to their sports teams through betting on them. Betting in this way becomes an extension of supporting football which goes back to entertainment as a motive for sports betting.

One of the students mentioned that:

“Vamwe vedu vanobheja iri nzira yekuvaraidza nguva. Dzimwe dzenguva pachikoro panombobhowa saka panoda zvinhu zvinovaraidza. Kubheja kunounza mufaro mukuona team yako ichihwina”

“Some bet for leisure purposes so as to reduce boredom at school. Betting brings happiness when their team wins.”

Another student said that:

“I bet for fun since I have money to spare. I do not feel the effects of betting as I use little amounts of my money on betting.”

One of the key informants stated that:

“They (students) do it for pleasure, for instance, football fans bet on their teams. Seeing their teams win at the same time earning some money in the process evokes great feeling of joy in them. They, then repeat the process even after losing hoping for that highest form of joy.”

The information above mirrors the inadequacy of entertainment hubs of students' interest in the vicinity of the students' areas of residency. Entertainment being a crucial element in relation to the wellbeing of university students' wellbeing can result in students looking for alternatives such as sports betting if the facilities around are insufficient to their interests. The theory of wellbeing in relation to hedonism depicts that the key to fulfilling life is achieving a greater amount of happiness, defined as a positive balance of pleasure and pain (Parfit, 1984). Contextualizing this theory to the narratives above indicate how sports betting amongst university students is as a result of seeking ways of entertaining oneself as a desire to stimulate happiness as well as dopamine. Chiweshe (2020) affirms to the assertions above through noting that some people engage in sports betting a sign of allegiance to their sports teams in Europe. Silence in the regulation of sports betting as a source of entertainment with harmful tendencies on its clients cannot be ignored as the legal frameworks guiding the phenomenon was enacted in 1998 and is still to be thoroughly updated to present day standards (Lotteries and Gaming Act, [10:26]. Social workers in this context have the responsible of making use of the CBT to assist individuals with harmful behavioral patterns presumed as fun (Agents of Change, 2024). Therefore, lack of other entertainment facilities prompts students to engage in sports betting and requires social worker attention to facilitate behavior change in the individual.

4.3.3. Peer influence

Participants in in-depth interviews revealed that they take part in sports betting as a way of conforming to the habits of their peers. They do so as a way of gaining social acceptance in betting with them as well as spending the rewards gained through betting together. Moreover, information from group discussions indicated that the need for

social circles and avoiding loneliness is another reason why students end up engaging in sports betting. They see this as a quick way of making friends. In addition, key informants noted that students engage in sports betting due to peer influence. They engage in the discipline as a way to fit in amongst their peers or colleagues.

One of the in-depth interview participants mentioned that:

"Peer influence greatly influence my decision to engage in sports betting, without them I would not have started betting in the first place. They are my source of pride and motivation in betting. They give me insight on betting"

Another one said that:

"My friends give me pressure to reach their levels of owning iPhones, branded clothing etc. I try my best to reach the levels set by friends. Owning same sets of possessions as those possessed by my friends give me sense of belonging"

Other students had to say:

"Vamwe vanobheja kuti vawane mari yemabeers ekuzofara nevamwe vavo. Mukunwa doro umo ndimo mune hushamwari hwose. Vanoramba vachizama kubheja kuti varambe vane Shamwari dzekuhwahwa."

"Some bet to source money for beer. Drinking beer is their source of friendship. They continue betting to maintain their beer related friendships."

The excerpts from different interviews shows that peer influence is a major driver of sports betting amongst university students as they would want to be identified as belonging to distinct groups. Asch (1956) denotes that people conform because they want to fit in with the group (normative influence) and also because they believe the group is better informed than they are (informational influence). Social acceptance becomes one of the key reasons why some students are lured into sports betting.

Aguocha et.al, (2019) points out the role of sports betting a form of gambling as a source of social acceptance Sports betting amongst university students therefore is driven by the fear of living in isolation. Being in isolation is viewed as a depravity of trending lifestyles or information. Moreira, Dias, Azeredo, Rodrigues and Leite, (2024) suggest motivational interviewing as way of helping problematic gamblers who bet as a way of evading social isolation and gaining social acceptance through peers. Social workers utilization of motivational interviewing would be essential in boosting the self-esteem of the individuals who fear social isolation as well helping them to refocus on other issues. There is also need to update the non-binding Zimbabwean sports betting legal frameworks which cast a blind eye to peer influence as a driver of sports betting with dire effects. Thus, the students from the research showed how peer influence is a causal factor resulting in students' engagement in sports betting as a way of conformity to certain group norms.

4.3.4. Proximity

In-depth interview participants revealed that they partake in sports betting due to the proximity of sports betting hubs to the FSSH at BUSE drives them to engage in sports betting. They also revealed that they can access these betting hubs on their way to lectures or when they are done with lectures. Information obtained from focused group discussion participants suggested that betting facilities are close to the campus which greatly influences university students' motivation to engage in sports betting. The information derived from key informants indicated that proximity to betting sites physically and electronically is instrumental to students' decisions in engaging in sports betting due to having easy and cost-effective means of accessing the sites. Betting is thus propelled by the shorter the distance which serves more as an enabler.

One of the primary informants revealed that:

"The betting hubs are easily accessible and just a few meters from town campus (FSSH). It takes me less than 5 minutes to reach betting houses. This makes it very convenient to withdraw or deposit my cash in my betting accounts"

Another one had to say:

"They are very close and accessible to everyone even though the Internet. I can bet anywhere, anytime or with anyone as I have my phone everywhere. This betting is very user-friendly."

Other students also had to say:

"Padhuze, paseri apa, plus twawanda tunzvimbo twacho. Unotobheja usina kumbodonha dikita"

"It's very close and the betting hubs have increased in numbers. Betting does not require lots of effort."

The verbatims above shows that easy accessibility of the betting hubs and sites propel some students into delving into the world of sports betting. Teater (2024) postulates that the ecological systems theory is concerned with the interaction and interdependence of individuals with their surrounding systems noting how individuals affect and are affected by such physical, social, political, and cultural systems. It is in this regard that the nearer the stimulant the easier it becomes for one to be attracted or vice versa. Eboh, (2015) suggest that youth participation in sports betting is perpetuated by ease access to betting hubs through the internet and other technological advancements. This resonates with the assertions relayed by the participants of proximity as a driver of sports betting. Social workers make use of the ecological theory to deduce the stimulants of problems at hand with regards to the environment which enables them to come with solutions such as crisis intervention and many others. Sports betting amongst university students underpinned by the verbatims above juxtaposed to the ecological systems theory results in the deduction that when one is near something of interest, he or she can easily derive interest from what goes on in that place. However, this assertion cannot be used in isolation as proximity works hand in glove with other drivers of sports betting.

4.4. Theme 2: Nature of sports betting practiced by FSSH at Bindura University of Science Education.

The second objective focused on examining the nature of sports betting amongst FSSH students at BUSE. Some of the issues brought out are online soccer betting, research as a strategy informing sports betting, sports betting done randomly and betting as individuals. The aforementioned subthemes are presented, interpreted and discussed below.

4.4.1. Online Soccer Betting

In depth interview participants revealed that online soccer betting is the most prominent type of sports betting practiced by students. The students revealed that soccer betting is popular amongst students and most of the people that frequent betting houses. Information obtained from focused group discussions pointed out the prominence of soccer betting as a form of sports betting. This revelation is done is shown with less to no doubt as they confidently reveal the popularity of soccer betting. Key informant interviews also confirmed about the popularity of soccer betting practiced by students. They reviewed as a prominent phenomenon that even those that are not involved in have an appreciation of.

One informant had this to say:

"Ndinonyanya kuwandira kuSoccer betting. Soccer ndinoifaririra zvakanyanya zvekuti kana pakubheja haimbondirwadza"

"I major in soccer betting. I love soccer which makes soccer betting easier for me."

Another one said:

"We are interested in soccer betting due to its popularity. It makes it easier to predict because most people are involved in it."

A key informant said:

"Soccer Betting is the most common type of sports betting. Is easily marketed on different platforms. WhatsApp, X, Facebook etc. all have sports betting advertisements on their platforms."

The verbatims above reflects the prominence of soccer betting as a type of betting that is of interest to most students. Its popularity shows why most students are interested in it as they take pride in participating in it. One author reveals that young individuals engage in betting as a way to show their support for the European teams they follow (Chiweshe, 2020). This assertion is in tandem with the findings as it narrows down one of the reasons why soccer betting is common amongst students. The popularity of soccer betting is ascribed to its integration into sports culture and common advertisements on popular TV shows during peak viewing hours (Brevers, Vögele, and Billieux, 2022). The more one is exposed to a phenomenon thus evokes more interest in such a phenomenon especially in a bid to enhance his or her subjective wellbeing. Social workers use of the social learning theory is essential in gaining knowledge of how a certain behavior is learnt and continues to appear significant and proffer the best solution such diversion or occupational therapy (McLeod, 2023). Henceforth, soccer betting is famous amongst students who partake in sports betting as it is more appealing due to its popularity spearheaded by advertisements on many platforms.

4.4.2. Research as a strategy informing sports betting

Information obtained from in-depth interview indicated that most students who partake in sports betting look into the teams' previous records and performance as a strategy informing them about which team to place their wager on. They also ask other people who bet as part of their betting research. Focused group discussions pointed out the strategies for betting as marked by thorough research about soccer betting as a unique phenomenon. They revealed that thorough research is instrumental in increasing the probability of winning. Key informants brought the essence of technology and social media as a strategy informing students who take part in sports betting. They pointed out

the importance of social media platforms and artificial intelligence which is combined with their knowledge and intuition in deciding the teams that are more likely to win.

One of the primary informants said:

"I check teams that are playing, look at current performance, look at previous performance, look at their history, look at the odds being offered, ask other people and then bet for the one which stands out on those categories. This helps me in making the right decisions when betting."

Another one said:

Zviya zvoda education, kune anonzi maOdds, kune kutarisa mamatch acho pavakambotamba vakahwina sei, ndeipi ine history yekurova imwe zvakanyanya, so unenge uchibaser nezvaunenge wastuder. Ndopanoti education yacho."

"It requires intellect on knowledge of odds, history and consequences. Thus, that is the essence of intellect."

A key informant said:

"They use Google application which has high probability of wins such as Scoreline prediction and Bet365 predictor."

The narratives above indicate the importance of research as a tool that is used to predict the teams that are likely to win when a student engages in sports betting. They also show that students use resources at their disposal such as the internet, social media and people who are knowledgeable about sports betting as part of coming up with a decision on which team to place their bets on. Social learning theory suggests that we can acquire new behaviors or mannerisms by observing and watching others. (McLeod, 2023).

Linking the social learning theory and the findings above results in the deduction that students' strategies in sports betting are informed by what they observe from people, software applications as well as combination of the two as they end up imitating or coming up with their own ways in betting. This shows that they do not rely on intuition but they make use of background checks in determining the teams that are likely to win that eventually help them in earning more money. Dmochowski (2023) also supports claims above adding that knowledge of the supposed central outcome is illustrated to be an adequate condition for favorable prediction in a given bet. This claim shows the essence of arithmetic knowhow as a strategy to calculate the probability of winning bets that goes beyond use of social media platforms as stated by the participants which adds flesh on use of strategies that generally guide betting decisions. Social workers can also make use of the social learning theory in finding the pressures behind the endeavor to win through focusing on strategies which reinforces the betting tendencies. Knowledge of the root causes is imperative in coming up with solutions to reduce the effects of betting on students' wellbeing. Legal frameworks such as those propounded by the SIGA are also crucial in helping to set standards guiding betting companies so as to help clients to reduce stressing on strategies which affects their overall wellbeing (SIGA, 2018). Thus, research as a strategy is a fundamental tool utilized by university students as a strategy informing sports betting which requires in-depth studying as it correlates with the effects of sports betting on students wellbeing.

4.4.3. Sports betting done randomly

In-depth interviews pointed out that sports betting is a spontaneous activity that is done at any time of the day at any place. The students that are involved in sports betting are more interested in the outcome than the routine. Information obtained from focused group discussions indicated that students involved in sports betting have impulsive sports betting tendencies. They exhibit these through betting randomly or spontaneously betting on their teams. Key informants concurred with the information above as they affirmed that sports betting has no fixed routine. They pointed out the desire to gain quick instant cash results in their instantaneous betting behaviors.

A primary informant said:

"I don't really know, I do betting, but I can't consider it as a routine activity. I bet when I feel like it. any time of the day is suitable for sports betting that is why I enjoy betting."

Another one had this to say:

"It is random, as long as I am making money. It's not in the routine but in making money and no funny businesses."

A key informant said:

"No routine per se. They need to balance between betting and academics (Will of life)."

The narratives above show that students that take part in sports betting do not have a fixed routine for betting on sports rather they do it randomly. They are more concerned about the outcome than the means of doing so. Randomness in sports betting can be explained through the motives behind why students bet in the first place. The findings highlights that the need to make instant money, finding a balance between academics and sports betting as well as doing it for fun results in sports betting being done randomly. Killick and Griffiths (2018) maintain that in the realm of gambling, in-play betting is often linked to impulsive and less calculated forms of wagering which it is theoretically possible to link it to reckless and irresponsible gambling, as there is already some initial scientific evidence to support this connection. In-play betting which is part of soccer betting as per the assertion above is difficult to calculate as it requires less time to prepare thus leading to students who are involved in sports betting making instantaneous random decisions. Social workers take the role of counsellors in trying to help these people with impulsive betting tendencies realigning their behavior to the norm through CBT (Agents of Change, 2024). This inadvertently compromises a student's mental wellbeing when the results are not favorable due to one losing money in a small space of time. Thus, social work intervention is of great essence in this regard.

4.4.4. Betting as individuals.

Information obtained from in-depth interviews pointed out that most individuals bet as individuals. This pertains to the final decisions concerning which teams to place their bets on. The assertion above was also supported by focused group discussions findings which confirmed that students bet on sports as individuals. Betting as individuals as per the focused group discussions is appealing for most students as they want to take responsibility for the outcomes on their own since they would be using their own income. Key informants also concurred with the findings above as they added that betting as individuals is also propelled by the need for privacy and convenience in doing so through the user-friendly online betting platforms.

One primary informant had this to say:

"I bet as individual using online platforms after doing research from others who bet on sports. I don't trust other students on money matters. Hence, I go solo to avoid betrayal."

Another one said:

"Munhu anozvionera cause mukaenda kunobheja makawanda munozopedzisira makunetsana kana mari yacho iri shoma plus munozopedzisira makublamer vamwe. Saka munhu anozviitira ega."

"A person bets alone so as to avoid conflict in sharing the proceeds and to also avoid finger pointing. Thereby, a person bets alone."

A key informant said:

"They (students) bet online as it offers anonymity as they do not want to be judged. Online platforms give them room to explore and experiment with no one judging them."

The verbatims above shows that students bet as individuals due to reasons such as anonymity, avoiding unnecessary conflicts and also because it is easier to bet alone on the user-friendly online betting platforms. The findings highlight that individualism dominates in sports betting amongst university students due to privacy and easy accessibility to betting platforms without having to consult another person first. Hing, Rockloff and Browne (2023) mention that betting on a smartphone allows for the flexibility to place bets at any location and time, ensuring privacy, and providing more opportunities for promotions and a wider range of betting choices. The conditions mentioned by the authors above show that students opt for the better and easier option in their decision on betting as individuals. This supports the findings which indicated that university students enjoy betting as individuals due to privacy and ease in accessibility anywhere at any time without answering to anyone's opinion. Suma (2023) suggest individualization principle in provision of a client-centered therapy as it focuses on problems affecting a person's unique individual problems that require self-determination as a solution. Thus, the social worker role cannot be downplayed in this circumstance as it offers valuable solutions in mitigating effects of sports betting done as individuals.

4.5. Theme 3: Effects of sports betting on the wellbeing of students at the FSSH students at BUSE.

The third objective was based on the effects of sports betting on the wellbeing of FSSH students at BUSE. It will focus on subthemes such as financial losses, mental health problems, academic drop in grades and strained relationships. These will be interpreted, presented and discussed below.

4.5.1. Financial losses

Information obtained from in-depth interview indicated that students that are involved in sports betting succumb to huge financial losses. Such losses are detrimental as they have negative effects on their overall wellbeing. Focused group discussions revealed even the wins can be regarded as financial loss as they are spent recklessly. Key informants also pointed out financial losses as an effect sports betting on university

students' wellbeing. Such negative effects often lead students in engaging in unacceptable social behaviors such as thievery, drugs and alcohol abuse only to mention a few.

A primary informant said:

"It has a negative effect on me. Sometimes I end up losing money that meant for food or transport."

Another one said:

"It is good and bad at times. Sometimes I have more to spend from betting exploits and most of the time I have no food to eat because I would have lost a bet."

A participant also said:

"Unenge uine US\$8, wohwina US\$50, unoibhajeta sei, unenge uchingoti mari ndeyemahara kusvika yapera."

"If you win US\$8 and win US\$50 it becomes difficult to budget it ending up spending it recklessly."

A key informant had this to say:

"Habitual bettors usually lose lots of money due to addiction and might end up as thieves."

The narratives above show the detrimental of sports betting on university students' financial management as they incur unprecedented losses. The findings revealed that it difficult for most students to do financial planning and budget on their pocket money when they engage in sports betting due to addiction. The loses culminate to a point of

others resorting to antisocial behaviors such as thievery as a means of trying to recover from losses. The American Psychiatric Association (2023) asserts that losing money is a frequently seen result of gambling. Such studies attest to the frequency of losses in gambling but the need and hope for a better outcome spurs students into betting on sports. The assertion above resonates with the findings as frequency of bets is tantamount to the habitual nature of bettors who impulsively and recklessly place bets time and again hoping for a good outcome. Koross (2016) stated that students rely on the financial rewards from gambling to fulfill their requirements in various fields. In contrast to this assertion, students in turn incur more losses leading to losing the little they had. Social worker use of the psychosocial theory is vital in addressing developmental issues that might be propagating betting behavior even when the participant is incurring having losses. This, would be vital in curbing further financial losses (McLeod, 2023). Thus, students' wellbeing in general is compromised to a greater extent as a result of financial losses. This ultimately necessitates social work intervention as cited above which reduces the effects of financial losses caused by sports betting.

4.5.2. Mental health problems

Findings from in-depth interviews revealed that university students' mental wellbeing deteriorates when they engage in sports betting. This is often characterized by mental health problems such as depression, mood swings, anxiety and addiction. Information obtained from focused group discussions revealed that persistent losses lead to stress. Stress caused by losing constantly leads to even physical sickness as revealed by students who participated in the focused group discussion. Key informants pointed to stress and depression as mental health issues caused by addiction to sports betting. Students that are addicted to sports betting usually suffer from mental health problems due to consecutive losses.

One primary informant had this to say:

"My mental health has deteriorated due to betting. I am always anxious and addicted. It has also made me courageous."

Another one also said:

"My mental health has deteriorated a lot as most of the times I will be thinking about it (betting on sports)."

Another student said:

"Unoita stress, unopedzesera wakutorwara because ukagara uchidiyiwa everyday stress inopedzesera yabuilder."

"It is stressful to the extent of distorting one's health due to daily betting losses. Thereby stress builds up."

A key informant had this to say:

"Mental health of students deteriorates due to stress related issues such as BP, mood swings caused by being addicted to betting."

Another key informant said:

"Positively it can enhance mental health as a hobby through boosting self-esteem through winning but it has negative effects to mental health of students to a greater extent. It impacts mental health due to unexpected and constant loses."

The verbatims above indicate the dire consequences of sports betting on university students' mental wellbeing. They have shown that negative effects of sports betting on mental health being outweighs the positive effects. Constant anticipation of winning which manifests as addiction exponentially takes a toll on the students' mental health as the students often seem to be anxious. Addiction to sports betting thus leads to stress related mental disorders such as anxiety disorders and depression due to a persistent and uncontrollable desire to bet (Addiction center, 2023). The participants attested to the

assertion above as they also mentioned mood swings caused by high expectations accompanied by constant losses. Inasmuch as some students feel like sports betting improves their mental health through boosting their self-esteem through erratic wins as well as fostering courage in taking risks, it all seems to be a coping mechanism for the detrimental consequences of sports betting on university students' mental wellbeing. Legal frameworks need to take into cognizance the contemporary buzz trends on mental health problems that have been shown to be also caused by sports betting. Incorporating health issues into regulation of sports betting is fundamental in safeguarding the mental health of those affected. Social workers should play the role of policy and regulation advocacy so as to update already existing policies or come up with new policies. Counselling the affected participants would also be ideal as they would also warn and inform others about the consequences of sports betting. Counselling techniques such as CBT are essential in the propagation of behavior change amongst those affected by sports betting (Agents of Change, 2024). Henceforth, the mental health of students that take part in sports betting deteriorates to a greater extent owing to frequently losing valuable money through bets.

4.5.3. Academic drop in grades

In-depth interviews showed sports betting has negative effects on the academic performance of students. The drop in academic performance is ascribed to loss of focus due to stress caused by losing and also focusing more on betting. Information from focused group discussions indicated that academic performance is also disturbed when students gamble with their tuition which ultimately affects the whole education process when it is all lost or in trying to recover. Key informants indicated that addiction can lead to student absconding their academic duties as they focus more on sports betting.

A participant in the study said:

"Betting stresses me to the extent of losing focus on my studies. I lose focus during lectures as I would be calculating my potential winnings. It stresses me more when I think of how I have to recover from losing lots of money leading to loss of focus in school work."

Another student said:

"My performance in academics has been down lately due to focusing more on sports betting. It is difficult to kill two birds with one stone and at times I lose at both ends."

A student who doesn't bet said:

"Ukadyiwa ukaita stress mabook haabatike, dzimwe nguva unomborisker mari yefees woispinner yotadza kudzoka wototadza kuenda kuchikoro kwacho. Kungofunga kuti vaberekiki unovaudza sei focus inobva yaenda mudondo."

"It is difficult to study when you have stress due to losing bets. Taking risks of using tuition to bet might result in losses which inadvertently cause school dropping. Focus is lost when you think of how you would explain to your parents."

A key informant said:

"Since it is addictive, grades deteriorate, miss lectures, late submissions etc. they find it difficult to focus on lectures whilst betting traumas hover in their heads. It is something they cannot easily forget."

Information obtained from the participants revealed that students' grades are affected by sports betting to a greater extent. Mfinanga, Mroso and Bushibura (2020) mention that low academic performance is amongst the effects of sports betting on people that engage in sports betting in developing countries. Most students who partake in sports betting confirm that they trade their academic focus with focusing on sports betting which results in drop in academic performance. Drop in academic performance has also been attributed to stress as result of loses. Most of the reasons cited by the participants on how sports betting affect academic performance can be narrowed down to poor time management between education and sports betting with the former being given less attention most of the times. A reduction in focus during studies, poor time management

and a drop in focus during studies, poor time management, and a loss in academic achievement can be caused by placing too many bets in academic performance can be caused by placing too many bets (Koross, 2016). Academic performance is therefore greatly affected by excessive sports betting as a result of trading focus meant for education for sports betting. Social workers should play a role of educating the students of effects sports betting on their wellbeing. Social workers should consider screening for gambling related harms on university students' academic life so as to come up with viable solutions specific to the academic performance of students involved in sports betting. The students' wellbeing in this regard is compromised as lack of priorities is evidently seen in such indecisiveness of negating academic priorities in favor of sports betting. Hence, social workers need to play the role of researchers in a bid to come up with solutions on enhancing students' academic grades.

4.5.4. Strained relationships

Information obtained from in-depth interviews pointed out that sports betting strains the relationship between students and the people they interact with. The relationships are usually are usually as a result of inability to accept the negative outcomes leading to mood disorders and anger issues. Focused group discussions revealed that students that bet are more interested in winning their bets in contrast to cultivating better relationships with their peers. The students who bet are described as embodying a false sense of courage masked in expected winnings. Key informants suggested that students that are involved in sports betting have strained relationships with their peers and other authority figures they interact with at the school. This is seen in their conduct before and after betting which compromises their behavior towards others.

A primary informant had this to say:

"My relationship with my peers is far from cordial, I am always busy. I have no time for them because I am always chasing the bag. Friendship is not worth anything if it has no monetary benefits."

Another student said:

"I get angry when I lose bets making people around me uncomfortable. I cannot control myself during the process. Loses frustrate me and I don't want to interact with anyone when I lose especially those who provoke me citing my losses."

A student also said:

"I have more friends as a result of winning bets. It leads to social acceptance. This is why I continue to bet in a bid to please my friends and show them I am a risk taker. "

A student who doesn't bet said:

"Kana uchibheja hausisina time yekusocialiser nevamwe unenge watoveGevha. Unenge wakuda life yako wega wakuzviona sewakura."

"Betting reduces time to interact with others. You will view yourself as a gangster. You will want a different lifestyle as you will view yourself as having matured."

A key informant said:

"Salty relationship with peers due to unnecessary conflicts and fights, improves social interaction. Failing courses or modules might lead to a salty relationship due to poor time management."

The verbatims above reflects the strained relationships between students who engage in sports betting and the people they interact with. This is ascribed to the antisocial behaviors exhibited by people who bet as said in the extracts above. The strained relationships are also seen in those who even claim to be in be good books with their colleagues who are more oriented on enjoying the benefits of sports betting rather than being true friends. Godwin et.al. 2017 suggest that people with gambling problems

affects an average of six more people. This suggestion points out the dire effects of sports betting on the relationship between students who partake in sports betting and the people they interact with. The findings and the assertion above show that the effects of sports betting on the wellbeing of the student that bets are directed to the people they interact with as antisocial behaviors that can be visibly seen as anger, reclusion and paranoia. The ecological systems theory can be used by social workers in explaining this phenomenon of the person in the environment proposition whereby the environment has an effect on the person and vice versa (Teater, 2024). Hence, addressing the social, physical and cultural systems is vital in coming up with an apt solution on aspects that affect the relationship between students and the people they interact with. Thus, sports betting has negative effects on the wellbeing of university students which need to be addressed before they reach excessive levels of harm to the parties involved.

4.6. Theme 4: Addressing effects of sports betting amongst FSSH students at BUSE.

The fourth objective focused on addressing the effects of sports betting on students' wellbeing. Issues brought out included awareness campaigns, counselling services, university and community collaboration and advocacy for better policies. These subthemes will be interpreted, presented and discussed.

4.6.1. Awareness campaigns

Information obtained from in-depth interviews pointed out that awareness campaigns are critical in addressing effects of sports betting. WhatsApp was pinpointed as a valuable platform for such awareness campaigns as it is cheap and easily accessible to most students as a cheaper means of communication. Focused group discussions concurred with the information obtained from in-depth interviews as they were in support of the use of WhatsApp in disseminating information about the effects of sports betting on university students' wellbeing. Key informants suggested that students need to be educated for them to make informed decisions as they juxtapose sports betting vis-a-vis their wellbeing.

A primary informant had this to say:

"Educate students about responsible betting through conducting talks on WhatsApp about the negative effects of sports betting. Use of social media platforms such as WhatsApp makes it easy to reach a wide reach of people in a short space of time."

Another student said:

"Educate people about responsible betting not bet impulsively (*Hazvidi dzungu*). WhatsApp to sensitize people about responsible sports betting and seeking therapy. WhatsApp is easily accessible to most students hence it is suitable."

Some students said:

"Panodiwa maAwareness campaigns vachitaura maEffects ezvazvakashatira, vachimboposter tumadhara tuye tunenge twarohwa betting tuchichema ndokuti nyaya yacho inzwise."

"There is need for awareness campaigns that emphasizes the consequences of betting."

The narratives above indicate the efficacy of awareness campaigns in addressing effects of sports betting on university students' wellbeing. Awareness campaigns are cited as effective in the delivery of messages with regards to responsible sports betting practices. These can be done through affordable and popular social media platforms such as WhatsApp. Houghton and Moss (2024) suggested that safer gambling messages on social media resulted in decreased betting behavior among followers. The aforementioned study showed the efficacy of social media platforms in the dissemination of safe, responsible betting behavior which is in tandem with the findings obtained from this study. This shows that awareness campaigns to some extent leads to the reduction of reckless sports betting behavior inasmuch as it requires other interventions as it reduces only rather than eliminating the whole phenomenon. Social

workers in this regard play a big role in facilitation of these campaigns due to their wide knowledge base. They would also assist in resource mobilization as implementing the right procedures in dissemination of information as project managers. Henceforth, awareness campaigns are fundamental in the education of people about responsible betting methods and also the effects of sports betting on university students' wellbeing.

4.6.2. Offer counseling services (Social Work intervention)

The information obtained from in-depth interviews revealed that provision of counseling services through social workers at the university is a necessity in mitigating and combatting the negative effects of sports betting on university students' wellbeing. They also revealed that social work as a profession is not widely known as most students limited it to counseling. Focused group discussions pointed out that social workers have to do their job. This revelation also revealed that social workers were negating sports betting as a phenomenon that is posing lots of challenges on students' wellbeing. Key informants suggested psychosocial support for the affected students that suffer from the negative effects of sports betting.

A primary informant said:

"Social workers should play an advisory role. Let students know the effects of betting. There is need for a wide array of activities such as counseling. They have to be patient when counselling students as it takes courage for one to seek counselling services."

Another one said:

"Try counseling the affected students so that they set an example to others. Setting an example helps others to come out and also accept their situations without justifying the bad behavior."

Some students said:

"Masocial workers ngavadzidzise vanhu maEffects eBetting before vanhu vatanga betting, kana kuiisa pacampus. MaSocial workers ngavashande basa ravo."

“Social workers should educate people on the effects of betting before engaging in it. They should also put betting facilities at the campus. They should exercise their job.”

The verbatims above reflects counseling services as an essential social work intervention in reducing the dire effects of sports betting on the wellbeing of university students. The findings clearly outlined a void in the social worker roles in tackling the sports betting effects. Månsson, Samuelsson, Berman and Nilsson (2022) mentioned that knowledge of PG (Problem Gambling) among treatment providers has been lacking, help-seeking rates are low, and research on PG has been lagging behind that of substance use. The assertion highlights how most professionals involved in counseling services such as social workers are putting less effort in helping the affected populace who suffer from the negative effects of sports betting or gambling. Lamentations of participants in social workers putting less effort in researching, education and provision of counseling services resonates with the assertion above which shows a global discrepancy in addressing effects of betting in contrast with substance abuse disorders of which they interlink. Social Work knowledge base in provision of counseling services through techniques such as (cognitive behavioral therapy) is vital in the treatment of effects of mental health issues and addiction disorders such as those faced by people involved in sports betting. CBT is cited as an effective means of addressing gambling cognitions, craving management and finding alternative activities (Månsson, Samuelsson, Berman and Nilsson, 2022). Henceforth, social workers have to take a great stride in the trajectory of addressing effects of sports betting on not only university students who bet on sports but rather everyone who is affected by sports betting effects before it becomes a pandemic.

4.6.3. University and community collaboration

In-depth interviews showed that the university and the community can play a big role in addressing effects of sports betting. Some of the suggested initiatives included

imparting of entrepreneurship skills, ball games for occupational therapy and coming up with other social networks to reduce idleness. Key informants indicated that the university and the community have to take a bigger step in mitigating effects of sports betting on university students' wellbeing. Multidisciplinary and multi-stakeholder approach was also mentioned as a fundamental tool in researching about the phenomenon from the grassroots up to the final stages when effects manifest on the wellbeing of university students.

A primary informant had this to say:

"Form social networks through ball games with themes being that of addressing negative effects of sports betting."

Another student said:

"They should equip students and young adults with entrepreneurship skills to earn a living."

A key informant had this to say:

"There is need for the establishment of multi-stakeholder and multidisciplinary teams or workforce to combat the negative effects of sports betting e.g. (Community Based Organizations, Ministry of Youth etc.)

University and community collaboration was cited as an essential mitigation strategy in combatting effects of sports betting on university students' wellbeing. Collaboration in spheres of influence such as in formation of social networks through ball games, entrepreneurship, multi-stakeholder approach through various CBO's were amongst the many initiatives brought out by the participants in trying to address the negative effects of sports betting. Cognizant of the social learning theory proposed by Albert Bandura which posits that people learn through observing, imitating and modelling others' behavior (MacLeod, 2023), it is worth noting that the community in which students

reside in and also with the people that the students interact with has an effect on driving students into betting. The same community which drives students into betting also has a responsibility in mitigating effects of sports betting on university students' wellbeing. Dhavaleshwar (2016) cites the role of the social workers in community development which begins with organizing community on various social issues. This unequivocally puts social workers in the front role in the capacity building bandwagon between the university and the community as far as addressing effects of sports betting on university students' wellbeing is concerned. Henceforth, capacitating the whole community would address the effects of sports betting on university students' wellbeing from the grassroots.

4.6.4. Advocate for better policies.

In depth interviews indicated that they possess little knowledge about the university policies and stance with regards to effects of sports betting on university students' wellbeing. The few that knew about the issue raised the point that the university position on sports is not crystal clear as it is said in passing alongside other vices such as drugs and substance abuse. Such issues are usually raised during orientation which is a disadvantage for most students' as they require constant reminders. Focused group discussions highlighted the need for social workers to play their role in advocating for policy changes. They showed that social workers have the capacity to address the negative effects of sports betting on university students through advocacy for policy changes. Key informants indicated that there are no specific policies on wellbeing with regards to the effects of sports betting from the university perspective. It is rather addressed more or less alongside other ethical codes of conduct which needed social worker intervention.

A primary informant said:

"I am not even aware if there are policies in place. Maybe they were said somewhere during seminars but it did not stick in my mind. I doubt if my peers are aware of these policies."

Another student said:

"The university talks about many vices during orientation of part ones though it's not adequate as it is not specific to sports betting. These policies are said in passing and not addressed in detail"

Some students said:

"MaSocial workers ngavashande basa ravo mapolicies agadziriswe. Mastudents hobho havatombozive nezvemapolicies aya."

"Social workers should do their job so as for students to have an appreciation of policies. Most students have no knowledge of these policies."

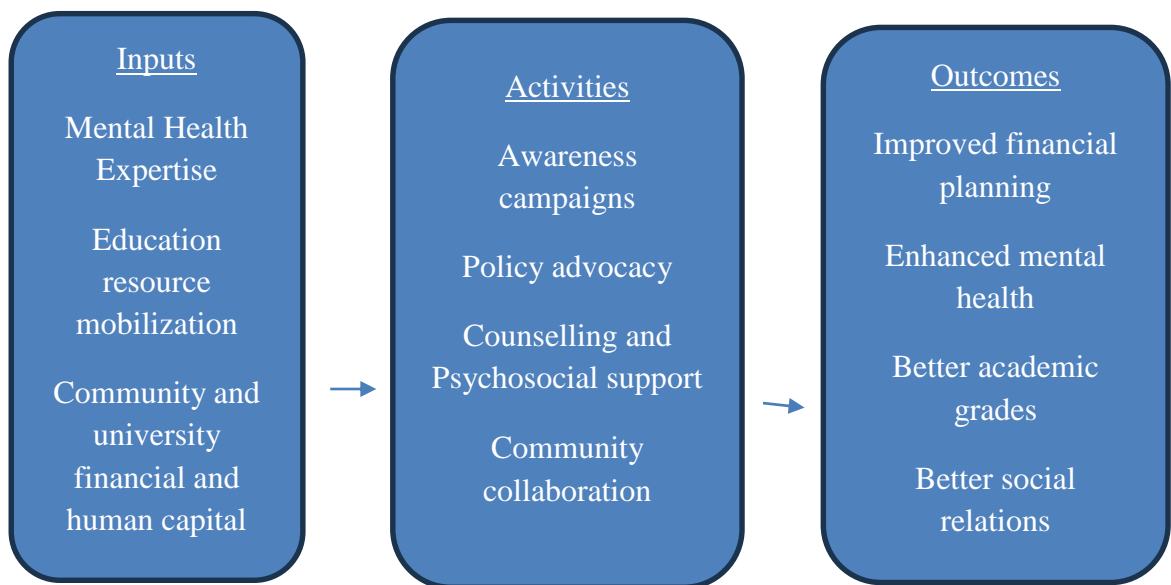
A key informant said:

"There are no specific policies, rather ethical codes of conduct. These are of little significance as they are too theoretical and lack practical bases."

The verbatims above mirrors the absence of policies in the university specifically aimed at reducing the negative effects of sports betting. The findings showed that there is great need for social workers to advocate for policy making with regards to responsible betting practices or something in line with that. Advocacy for policies that are already in place is also essential as some participants were in oblivion with regards to general university policies. Advocates for change (2024) relay that policy advocacy through working towards better gambling regulations and support systems at the community and national levels by broadening societal changes to support people with gambling disorder. This assertion takes note of the need to address the legal frameworks that lag behind contemporary trends such as the Lotteries and Gaming Act [10:26] in Zimbabwe. Students suffering from the dire consequences of sports betting can be beneficiaries of the by-products of policy changes if social workers advocate for

policies that supports alternative activities that cover aspects of wellbeing such as hedonism, desire satisfaction and objective list views (Parfit, 1984). Advocacy brings into light the effects of sports betting on university students' wellbeing as well as the solutions as well as fosters innovation that not only benefits the students alone but rather all stakeholders involved.

Figure. 4.1. Model of addressing effects of sports betting on wellbeing.



The model above illustrates the trajectory of addressing effects of sports betting on the wellbeing of university students. The inputs highlight the resources required for the measures to be put in place. Social workers in this context play a major role in the mobilization and allocation of these resources before they are put into use. Some of the resources include but are not limited to mental health expertise, education resources and financial and human capital from sourced from both the community and the university. The second phase shows the actions to be done so as to achieve the outcome. The second phase indicates the activities to be followed in order to reach the goals which are not exhaustive. These are awareness campaigns, policy advocacy, counselling and psychosocial support and community collaboration. The final phase shows the proposed outcomes. These include but are not limited to improved financial planning, enhanced mental health, better academic grades and better social relations. This model puts into map the importance of social work profession as a means of addressing behavioral problems such as sports betting. Social work skills and knowledge base highlighted on the model mirror the essence of social work as a helping profession that values offering

service to vulnerable populations such as students suffering from the effects of sports betting on their wellbeing.

CHAPTER 5: SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

5.0. Introduction

This chapter covers the summary of findings and the conclusions which were drawn from the previous chapter. The chapter also provides recommendations based on the research findings combined with other research material in relation to effects of sports betting on student wellbeing.

5.1. Summary of findings

Earlier chapters brought out the introduction and background of the area under study as well as the reviewed literature from the second chapter. The third chapter focused on the methodology of how the research data was collected. The fourth chapter covered the presentation, interpretation and discussion of research findings. Four objectives were of great essence in depicting the effects of sports betting on FSSH student's wellbeing at BUSE. These included to analyze drivers of sports betting amongst FSSH students at Bindura University of Science Education, to examine the nature of sports betting amongst FSSH students at Bindura University of Science Education, to ascertain the effects of sports betting on the wellbeing of FSSH students at BUSE and to develop a model on addressing the effects of betting on student wellbeing. Social learning theory and the theory of wellbeing were instrumental as theoretical frameworks in guiding the research. Fifteen students who bet on sports participated in the in-depth interviews; five non-bettors participated in the focused group discussion as well as ten key informants participated in the key informant interviews. Snowball, convenience and purposive sampling methods were used respectively.

5.1.1. The drivers of sports betting amongst FSSH students at BUSE

Poverty, entertainment, peer influence and proximity were deducted to be the chief drivers of sports betting affecting FSSH students' wellbeing at BUSE. Poverty stood out to be the major driving force behind students' motives in their involvement in sports

betting. The theory of wellbeing revealed the need to satisfy different needs that were lacking in students' lives be it objectively or subjectively. The research underscored the economy's role in exacerbating poverty that propelled students into engaging in sports betting.

Other drivers such as peer influence, need for entertainment and proximity also play a role in why student engage in sports betting. These seem as minor cause but they may bulge into one when a student is enticed into betting citing them all as reasons why he or she bets on sports. Social learning theory was instrumental in deducing how students are lured into betting through vicarious learning, modelling and observation of others who already participate in sports betting.

5.1.2. The nature of sports betting practiced by FSSH students at BUSE

The research pointed out that sports betting can be visualized through aspects such as online soccer betting, sport betting informed by research as a strategy, random sports betting as well as betting as individuals. Students that participate in sports betting showed unique experiences but most of the experiences can be narrowed down to the aforementioned aspects. Betting convenience was amongst the core reasons why sports betting as a phenomenon has the aforementioned characteristics which seemed to be user friendly as per the students' perspectives.

Nature of sports betting in this study revolved around soccer betting. This was brought as strategies informing betting, betting randomly as well as betting as individual revolved around soccer betting. The study showed that soccer is a prominent sport which most students are well acquainted to. Knowledge of the sport gives most sports bettors false hope of them having knowledge of manipulating the betting platforms. This ultimately leads to dire effects on their overall wellbeing.

5.1.3. The effects of sports betting on the wellbeing of FSSH students at BUSE

The research uncovered financial losses, mental health challenges, academic drop in grades as well as strained relationships as the major effects of sports betting on the

university student's wellbeing. Financial losses usually go on as most students hope for a win one day. Students end up accumulating debts which has detrimental effects on other aspects of the wellbeing such as eudemonic and hedonic wellbeing. Financial losses pave way for other effects to manifest in many ways as they involve the money invested in the first place which students value the most.

Other effects mental health challenges are triggered by financial losses and they also affect other issues such as academic drop in grades and strained relationships. Upsetting mental health balance destabilizes overall wellbeing of the students. Failure to concentrate in lectures and frustration and aggression directed towards peers serve as a coping mechanism for the mental health being destabilized. It is in this regard that one can deduce that the effects of sports betting on students' wellbeing at times interlink resulting in a detrimental mega effect which affects the students' overall wellbeing.

5.1.4. Addressing effects of sports betting on the wellbeing of FSSH students at BUSE

The research brought out the need to address the effects of sports betting on students' wellbeing. An array of mitigatory measures such as awareness campaigns, counselling services, collaboration and advocacy were suggested as means of addressing the negative effects of sports betting as well as enhancing the positive effects. Awareness of sports betting effects was cited by most participants as the most vital way of addressing the effect of sports betting on students' wellbeing. The campaigns are of great essence as they encourage prevention before students are harmed by reckless betting. When the problem is prevented there is no way it can endanger a student unless it's done through an external force. Effects of sports betting on students' wellbeing will be greatly reduced when students are adequately educated about them.

Other ways of addressing effects of sports betting can complement awareness campaigns. This fosters a great force to reckon as far addressing effects of sports betting is concerned. Combining the ways of addressing the effects of sports betting on students' wellbeing will result in the prevention, mitigation and protection of students from the dire effects of sports betting on student wellbeing. This also benefits the people

that interact with these students as students who bet on sports do not live in isolation as they are affected and also have the potential to affect the people around them. Above all, social workers play essential roles in the implementation of these measures.

5.2. Conclusions

The following conclusions are based on the following conclusions:

The objectives of the research as well as the research findings led to the conclusion that poverty is the leading driver of sports betting affecting FSSH students' wellbeing at BUSE. Henceforth, lack of basic needs propels students into sports betting as they seek instant money to cover their area of needs that also compromises their wellbeing. Thus, the attempts to solve the challenges of poverty through sports betting creates other challenges which manifests as the negative effects of sports betting. Other drivers of sports betting such as the need for entertainment, peer influence as well as proximity also contribute to the negative effects of sports betting on university students' wellbeing.

Another conclusion points out the nature of sports betting as a conducive reinforcement of sports betting as a habit or behavior. The study showed that online soccer betting is most prominent type of sports betting practiced by students. Soccer betting reinforces betting behavior through advertisements, peer influence, social media as well as personal choices as a sign of allegiance to favorite soccer clubs. Strategies entail the betting decisions through rigorous research that informs the final decisions on which team to bet on. Accessibility of betting hubs through user friendly online betting sites also strengthens betting as a habit due to the assumed anonymity it guarantees under their terms and conditions.

The findings revealed that the effects of sports betting affect the overall wellbeing of students under study. The physical, mental, social and financial wellbeing has been shown to be significantly affected by betting on sports when addiction to sports betting takes its toll on the subsequent behavior of those that engage in sports betting. There is a correlation between the effects of sports betting on the wellbeing of students as effects

such as financial losses can lead to mental health challenges, academic drop in grades and strained relationships and also vice versa. It is worth noting that the effects of sports betting on students' wellbeing have a spillover effect on the people that they interact with.

The effects of sports betting on the wellbeing of university students have led to the conclusion that social workers play fundamental roles in coming up with strategies to mitigate these effects. These roles are but not limited to awareness campaigns, provision of counseling services, community collaboration as well as advocacy for better policies. They can directly assist in providing assistance to those affected through counselling and psychosocial support as well as prevent through awareness campaigns and advocacy. The research has also brought out that the university and the community should take part in preventing as well as mitigating the negative effects of sports betting.

5.3. Implications to social work

Social work professionals need to recognize the significant impact of soccer betting on the wellbeing of university students. Students may face issues such as anxiety, depression, and stress related to betting, which can affect their academic performance. Financial troubles, strained relationships with peers or family, and the risk of gambling addiction are all concerns that social workers may need to address. By providing counseling, support services, education on responsible betting, and collaborating with other university departments, social workers can play a crucial role in helping students navigate the challenges associated with soccer betting and promote their overall wellbeing.

5.4. Recommendations

This section shows the study recommendations on ways to reduce problems caused by sports betting on overall wellbeing of students. These recommendations are directed to the government, tertiary education institutions, policy makers, social work practice and future research.

5.4.1. To the government

The government has to revise and update the legal frameworks regulating sports betting in Zimbabwe. The lotteries and Gaming Act { 10:26} s archaic.

Government officials should set clear rules regarding advertising and sponsorship of sports betting in universities, along with providing funding for research and support services for students dealing with gambling issues.

5.4.2. To tertiary education institutions

Universities should amplify their messages regularly on policies affecting students' wellbeing.

Students should be consulted time and again on issues affecting their wellbeing.

Universities should create and implement educational programs to raise awareness about gambling, as well as offer readily available counseling and support services for students affected by gambling.

5.4.3. To policy makers

There is need to establish a multi-stakeholder or multidisciplinary coordination and collaboration taskforce to combat consequences of sports betting through the social work liaison

Policy makers should take into account how sports betting affects the wellbeing of university students while crafting gambling-related policies, and collaborate with universities and social work professionals to create effective support systems. Resources should be allocated for the evaluation and research of programs related to gambling.

5.4.4. To social work practice

Social workers should provide education and awareness campaigns to students about the dangers of sports betting.

Social workers at universities should be in a position to provide counselling services and psychosocial support services to students affected by the negative effects of sports betting

Social workers need to undergo specialized training to assist those struggling with gambling addiction, and implement evidence-based strategies to help students affected by sports betting.

5.4.5. For future research

There is need to research more on how the community influences students in engaging in sports betting.

Future studies should focus on conducting long-term research to understand the lasting repercussions of sports betting on university students' wellbeing.

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APPENDICES

APPENDIX 1: RESEARCH ASSISTANT LETTER

BINDURA UNIVERSITY OF SCIENCE EDUCATION



FACULTY OF SOCIAL SCIENCES AND HUMANITIES

DEPARTMENT OF SOCIAL WORK.

Dear Sir/Madam

My name is Tadiwanashe Osmund Chinyemba, fourth year student at BUSE doing a Bachelor of Science Honors Degree in Social Work. Coming up with a research project is a requirement for my degree program. Thus, I am undertaking research on the topic: **Effects of sports betting on student wellbeing at Bindura University of Science Education: A case study of the FSSH.**

Findings of this research will be for academic purposes only. Confidentiality and anonymity of information gathered in this research is guaranteed. It is also worth noting that your participation is voluntary and you are free to opt out from participating when you feel uncomfortable. The discussion will not take more than 30 minutes.

Contact Details

For further details feel free to contact me on 0773 687 993. I am kindly requesting for your participation in this study. Kindly sign below if you consent.

Signature of Respondent.....

Date.....

Signature of Researcher.....

Date.....

APPENDIX 2: IN-DEPTH INTERVIEW GUIDE

In-depth interview guide for students involved in sport betting.

SECTION A: DEMOGRAPHIC DATA

1. Age:
2. Sex:
3. Level of study:
4. Program:

What are the drivers of sports betting amongst FSSH students at Bindura University of Science Education?

1. What motivates you to engage in sports betting?
2. How does your financial position influence your decision in engaging in sports betting?
3. How do you feel when you engage in sports betting?
4. How has your interaction with peers influenced your decision in engaging in sports betting?
5. How accessible are sports betting facilities from the FSSH?

What is the nature/composition of sports betting practiced by FSSH students at Bindura University of Science Education.

1. What forms of sports betting do you engage in?
2. What do you consider to be your normal betting routine from the onset to the end?
3. What are the strategies that inform the way you bet on sports?
4. How do you bet on sports? (As groups, individuals, electronic, onsite)?

What are the effects of sports betting on the wellbeing of students at the FSSH students at Bindura University of Science Education?

1. What are the effects of sports betting on student wellbeing?
2. How does engaging in sports betting have an effect on your financial planning and budgeting?
3. How is sports betting affecting your emotions?
4. How do you feel with regards to personal growth and self-actualization after engaging in sport betting?
5. How has your mental health improved or deteriorated since you started betting on sports?
6. What differences have you noted with regards to academic performance since you started engaging in sport betting?
7. How does sports betting affect your relationship with people you regularly interact with?

How can the effects of sports betting be effectively addressed?

1. What can be done by to reduce the negative effects of sports betting?
2. What are the possible interventions that social workers at the university can make use of to reduce negative effects of sports betting?
3. How does the university educate students with regards to the dangers of unregulated sports betting?
4. What are the university policies with regards to regulating sports betting?
5. How can social media be effectively utilised in addressing effects of sports betting?
6. How can a person suffering the negative effects of sports betting be identified?
7. How can the university and the community collaborate in the fight against the negative effects of sports betting?

APPENDIX 3: FOCUSED GROUP INTERVIEW GUIDE

Focused group discussion

SECTION A: Introductions and overview

- 1) **Age**
- 2) **Sex**
- 3) **Brief overview of Sports Betting**

SECTION B: What are the drivers and behaviors associated with sports betting?

1. What motivates students to engage in sports betting?
2. How is the socioeconomic situation influencing student's decision in engaging in sports betting?
3. What are the general emotions exhibited by students as they engage in sports betting?
4. How accessible are sports betting facilities from the FSSH?

SECTION C: What is the nature/composition of sports betting practiced by FSSH students at Bindura University of Science Education?

1. What forms of sports betting do students engage in?
2. What is considered as the normal betting routine for students that partake in sports betting from the onset to the end?
3. What are the strategies utilised by students involved in sports betting that inform the way they bet on sports?
4. How do students bet (As individuals, in company of other students, electronic, onsite)?

SECTION D: What are the effects of sports betting on the wellbeing of students at the FSSH students at Bindura University of Science Education?

1. What are the effects of sports betting on students' wellbeing?
2. How does engaging in sports betting affect students financial planning and budgeting?
3. What are the emotions exhibited by students after betting on sports?
4. How do students' feel with regards to their personal growth and self-actualization after engaging in sport betting?
5. How does the mental health of students improve or deteriorate when they start betting on sports?
6. What differences have you noted with regards to academic performance of students' that engage in in sport betting?
7. How does sports betting affect the relationship of students with people they regularly interact with?

SECTION E: How can the effects of sports betting be effectively addressed?

1. What can be done by to reduce the negative effects of sports betting?
2. What are the possible interventions that social workers at the university can make use of to reduce negative effects of sports betting?
3. How does the university educate students with regards to the dangers of unregulated sports betting?
4. What are the university have policies with regards to regulating sports betting?
5. How can social media be effectively utilised in addressing effects of sports betting?
6. How can a person suffering the negative effects of sports betting be identified?
7. How can the university and the community collaborate in the fight against the negative effects of sports betting.

APPENDIX 4: KEY INFORMANT INTERVIEW GUIDE

SECTION A: Demographic Data

1. Age:
2. Sex:
3. Area of expertise:
4. Longevity in area of expertise:

SECTION B: What are the drivers of sports betting?

1. What is your general understanding of sports betting?
2. What motivates students to engage in sports betting?
3. How is the socioeconomic situation influencing students' decision in engaging in sports betting?
4. What are the general emotions exhibited by students as they engage in sports betting?
5. How accessible are sports betting facilities from the FSSH?

SECTION C: What is the nature/composition of sports betting practiced by FSSH students at Bindura University of Science Education?

1. What forms of sports betting do students engage in?
2. What is considered as the normal betting routine for students that partake in sports betting from the onset to the end?
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4. How do students bet (As individuals, in the company of other students, electronic, onsite)?

SECTION D: What are the effects of sports betting on the wellbeing of students at the FSSH students at Bindura University of Science Education?

1. What are the effects of sports betting on students' wellbeing?
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