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COMMENTARY

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The Rise of Online and Sports Betting in Ghana: Observations, Driving Factors, and Societal Implications

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Preface

I am a PhD candidate in Political Science working on corruption and the impact of clientelism on political behaviour in Africa. Having been away from Ghana for some time, I was surprised upon my return to see the pervasive penetration of sports gambling into everyday life. Involvement in gambling now extends to unexpected places: individuals can even bet in places like public transport, roadsides, churches, and offices, challenging traditional views of gambling. Advertising for gambling is pervasive across various media in Ghana, from television and radio to online platforms. Even personal internet or normal Google searches can be redirected to betting sites; a phenomenon I have experienced several times in Ghana. This societal shift towards widespread participation in gambling, especially among the younger generation, prompted my curiosity about what is driving the phenomenon.

Background

The gambling industry is expanding globally, led by multinational companies who are venturing into new markets, particularly in developing countries. Most sub-Saharan African countries have legalized various forms of gambling, including casinos, lotteries, and sports betting (Schwartz, 2006; Vaillancourt and Ossa, 2011). Global trade and investment liberalization

have enabled aggressive marketing, increased gambling-related harm (Glozah et al., 2023), and the rapid growth of the gambling industry in these countries.

Legal casinos are operational in multiple sub-Saharan African countries, including Angola, Botswana, DR Congo, Gabon, Gambia, Kenya, Ghana, Namibia, Nigeria, Rwanda, Senegal, South Africa, Uganda, Zimbabwe, and others. South Africa has the highest number of casinos on the continent, with 38 establishments (Ssewanyana & Bitanihirwe, 2018). Some registered betting entities in Ghana include Betway, Soccerbet, SportyBet, Safaribet, 1xBet, betPawa, and Powerbet. Approximately 54% of youth in sub-Saharan Africa have been involved in gambling activities (Wangari, 2017). A Statista survey (2021) revealed that 70.68% of Ghanaian youths engage in gambling, placing Ghana fourth in Africa after Kenya, Nigeria, and South Africa. Additionally, around 80% of these youths spend six to eight hours daily on online sports betting during school hours (Statista, 2021).

The convergence of digital platforms and mobile money interoperability has revolutionized accessibility to gambling in Ghana. With the widespread adoption of mobile services and the ease of registering a mobile SIM card, individuals can swiftly deposit funds and transact without the intermediary of traditional banking services. Major mobile services like MTN Mobile Money, Telecel Cash, and AirtelTigo Money have

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streamlined the process, enabling users to transfer money effortlessly across platforms. This accessibility extends to individuals of all ages, including younger people, who can now conveniently participate in gambling activities. With a simple mobile device and an active SIM card, even the youngest users can engage in betting and make payments without encountering the barriers of traditional banking channels. This seamless integration of mobile money services means that winning bets result in instant fund transfers directly to users' accounts, eliminating the need for bank accounts or credit facilities. This further enhances the accessibility and appeal of gambling, contributing to its widespread popularity among diverse segments of the Ghanaian population.

The growing enthusiasm of Ghanaians for European football leagues like the English Premier League, Spanish La Liga, German Bundesliga, and the UEFA Champions League has played a significant role in the increasing popularity of sports betting in Ghana. While male sports are commonly the focus of betting, this practice also extends to female sports such as soccer. My curiosity about studying gambling came from first-hand observations, particularly during a recent visit to Ghana. It was striking to witness how sports betting, once considered taboo due to its perceived immorality, had undergone a significant shift. Ghana, known for its predominantly religious population, previously had many churches opposing gambling as a sinful activity. This stance reflected the widespread disapproval of gambling among religious individuals and highlighted the societal values at play. Although this opposition persists to some extent, there appears to have been a shift in

attitudes in recent years. Some religious institutions have shown greater tolerance towards gambling, speaking out against it less frequently than before, while others continue to disapprove of it.

Between 2020 and 2023, I noticed an increase in the number of betting shops in both rural and urban areas, appearing in corners, markets, and transportation hubs, indicating their increasing accessibility and community presence. There was also a marked increase in the prevalence of advertising across various mediums. Drawing on the insights of Noble et al. (2022), I understand the heightened engagement of young people in online sports betting to be linked to the pervasive nature of these advertisements. The prominence of billboard advertisements promoting betting activities in major urban centres throughout Ghana—including Accra, Kumasi, Ho, and Hohoe, where I visited—as well as on major roads within the cities and highways, is particularly noteworthy. All these advertisements normalize the practice of sports betting, particularly among the younger demographic. For instance, as illustrated by the billboards below (Figure 1), the one on the left displays the message: "1XBET: Easy to use, many chances to win"; while the one on the right states: "Take control of your bets with Cash Out. We've paid the highest Cash Out in Ghana." Together, these billboards create the impression that betting is easy to engage in and win, and that the betting companies are reliable in paying out winnings. Therefore, individuals are indirectly encouraged to engage in these activities with the promise that they can win. Advertising indicates a concerted effort to propagate the visibility of betting activities.



Figure 1. Two examples of betting billboards on the streets of Accra. (Dogbevi, 2022; Yeroo Group, 2021)

Beyond traditional billboards, people are enticed to embrace gambling through television, radio, newspapers, and online platforms. Some betting companies have further entrenched themselves in Ghanaian society by sponsoring major events. For instance, in 2022, Kurt Edwin Simeon-Okraaku, President of the Ghana Football Association, announced a significant partnership with the betting company betPawa. This agreement spans an initial three-year period, during which betPawa commits to investing a minimum of \$6 million to sponsor the Ghana Premier League. This collaboration provides financial support to the league and enhances the visibility of betPawa's brand and services to a broad audience of football enthusiasts nationwide.

Further, surprisingly, in the past, betting was usually more prevalent among the male population in Ghana; however, there has been a notable shift recently, with many young people, regardless of gender, actively participating in sports betting. The rising popularity of sports betting in Ghana intrigued me, especially as it breaks away from past norms where gambling, particularly sports betting, was mainly linked with men or even older people. The TGM Global

Gambling and Sports Betting Survey shows the incidence of betting in Ghana over the past 12 months (TGM Research, 2022). For instance, the data shows that 50% of respondents engage in any type of betting, and 42% specifically bet on sports. The breakdown of betting by gender and age groups also shows that men (57%), and the 18–24 (56%) and 25–34 (57%) age groups lead in betting activities (TGM Research, 2022, p. 13). An additional analysis of the TGM Survey results reveals insights into the frequency of sports betting in Ghana over the past 12 months, with a particular focus on gender and age demographics. According to the data, 6% of males and 7% of females reported betting on sports daily. Additionally, 20% of males and 11% of females indicated that they bet on sports once per week. The survey also reveals that 28% of females and 22% of males bet less than once per year. Age-related trends are also evident. Approximately a quarter of respondents aged 18–24 and 25–34 noted an increase in their sports betting frequency over the last 12 months compared to the previous year (TGM Research, 2022, p. 17).

The accessibility of online betting has further broadened participation, with significant

numbers of women joining the ranks of sports gamblers. Recently, the Student Representative Council President of the University of Professional Studies, Accra (UPSA), Majesty E. K. Ofori, stated: "Some of the ladies engage in betting to some extent even though they may not know how to arrange the odds and other technicalities involved. They bet on the football teams and basketball" (The Ghana Report, 2023). This statement reflects a biased appraisal by implicitly questioning women's intelligence and mathematical abilities. It suggests that women participating in betting are doing so without a full understanding of the technical aspects, thereby perpetuating the stereotype that women are less capable in areas requiring numerical and analytical skills. Such comments are indicative of enduring gender stereotypes, even as women increasingly engage in activities traditionally dominated by men. Hence, by focusing on the supposed lack of technical knowledge among female bettors, this viewpoint undermines the significant shift in gender roles and overlooks the broader context of women's growing involvement in recreational and financial exchanges.

The Ghanaian government seized upon the opportunity to increase its revenue streams in light of the growing participation in gambling. To this end, they introduced a 10% tax on betting and lottery winnings. The Ghana Revenue Authority (GRA) has outlined that this withholding tax will be applied automatically at the point of payout for all winnings from betting, gaming, and lottery activities. This tax is implemented despite the widespread opposition of many bettors. In 2021, the Ghana Statistical Services noted that youth, comprising 57% of the population, are heavily involved in online sports betting, with around two-thirds participating from senior high schools and higher education institutions (Acheampong et al., 2022). In this context, Richard Aguda, who leads a coalition of bettors contesting the new tax, informed *The Africa Report* that

Many youth are unemployed and suffering and betting is the only way some of us survive. Betting doesn't mean we're lazy. Some go a whole year without winning

The 10% is too much. A friend recently won GH¢5,000 ([US]\$435) and the tax was applied. Some people will go back into crime if this continues. If the rate is reduced to 3%, that will be manageable because we pay other taxes including e-levy when we want to cash out our winnings from our mobile money accounts. (Nyabor, 2023)

The e-Levy is a 1% tax that is already imposed by the government of Ghana on all electronic money transfers that exceed GH¢100 (US\$9.00). This means that, in addition to the 10% tax on betting winnings, any online transactions over this threshold, including cashing out winnings via mobile money, are further taxed at 1% of the total amount.

The Popular Discourse and Discontent

On the one hand, sports betting has been viewed as a positive activity in Ghana, especially considering its growth within the online market. This expansion is influenced by various macroeconomic factors, including the country's steady economic growth in recent years, which has led to increased disposable income among the population (Statista, 2024). According to Statista (2024), the revenue generated from online sports betting in Ghana is projected to reach US\$36.49 million by 2027. Furthermore, some argue that high unemployment levels in the country drive individuals to engage in gambling activities as a means of financial support. Ghana grapples with significant unemployment rates, ranging from graduate unemployment to those without higher education qualifications. Given this challenge, Pierre Frank Laporte, the former World Bank Country Director for Ghana, Liberia, and Sierra Leone, remarked that "Ghana's youth

employment challenge is vast and requires an all-round, deliberate, and consistent response” (World Bank, 2020).

While the Ghanaian government has implemented several policy interventions to tackle graduate unemployment, such as the Nation Builders Corps (NABCO) and Planting for Food and Jobs (PFJ), the effectiveness of these programs often seems more promising on paper than in reality. In practice, accessing these programs can be challenging for some ordinary citizens unless they have political connections. Even for those enrolled, the monthly payment of GH¢700 (approximately US\$45) is meagre compared to the high cost of living, including food, housing, and transportation expenses. Compounding this issue, reports indicate that the government owes many program workers up to seven months of arrears, leading to widespread protests (Boakye, 2022). Protestors have voiced their despair, stating that they feel abandoned by the government, and they struggle to meet their basic needs. The dire situation has left many hopeless, with concerns about their survival amidst economic uncertainty. For instance, some protesters told *CitiNewsroom*: “We are dying of hunger and may not live to see the economy bounce back, due to non-payment of seven (7) months [sic] arrears” (Boakye, 2022). Even individuals with relatively well-paying jobs face challenges due to the increased cost of living, prompting many to seek additional sources of income. This leads many to engage in gambling or sports betting as a way to earn supplementary income.

The increase in sports betting among Ghana’s youth, particularly for those with secondary and tertiary education, has raised widespread concern among various stakeholders, including opinion leaders, educators, and political figures. In response to this growing trend, prominent political leaders like Hassan Ayariga, the founder and leader of the All People’s Congress (APC) political party, have taken a firm stance. Ayariga has publicly announced his intention to ban

sports betting if elected president (Appiah, 2023b). He argues that the proliferation of sports betting could instill a culture of laziness among Ghanaian youth, posing a threat to the country’s future workforce and development prospects (Appiah, 2023b). Joining the conversation, influential figures such as Osei Kyei Mensah-Bonsu (former majority leader in parliament) and Ato Forson (former Ranking Member of Parliament’s Committee on Finance and current main opposition leader in parliament) have also voiced their opposition to sports betting or gambling (Akaho-Tay, 2023; Appiah, 2023a). Kennedy Ohene Agyapong, a well-known businessman and member of parliament, has similarly expressed concerns about the societal implications of widespread sports betting (Ayagama, 2023). In short, all of the above argue that, rather than promoting diligence and productivity, sports betting encourages idle pursuits that could potentially corrupt the younger generation.

There have also been reports of students gambling in risky ways, using their school and hostel fees in hopes of winning big through sports betting. In 2022, at the Kwame Nkrumah University of Science and Technology (KNUST), over 6,000 students, around 8% of the total student population of 85,276, could not pay their fees and had to defer their courses. According to Dr. Daniel Norris Bekoe, the University Relations Officer, some of these students allegedly diverted their funds to online sports betting, resulting in significant financial losses (Frimpong, 2022). While some students have contested these claims, the perception that some students engage in sports betting with their tuition fees is not uncommon in Ghana. This notion sheds light on the influence of sports betting within academic circles and raises concerns about the potential risks students may face by prioritizing gambling over their education.

Regulatory Framework Development

Neoliberal policies, which include free trade, deregulation, and privatization, aim to reduce government intervention in the economy (Gumisiriza, 2019). For example, the International Monetary Fund (IMF) and World Bank mandate privatization for loan recipients. Proponents of the Washington Consensus claim privatization fosters growth, depoliticizes decisions, and curbs corruption. African countries have increasingly embraced neoliberal policies, including privatization, under pressure from institutions like the IMF and World Bank. This shift reflects a global trend toward market-oriented economic strategies (Konings, 2011). Within Africa's neoliberal context, gambling raises concerns among policymakers for its potential negative impacts on economic stability, exploitation, and limited social mobility (Amutabi, 2018). Sichali et al. (2023) found that, where gambling is legal in sub-Saharan Africa, regulations across 41 countries require bettors to be at least 18 years old. Gambling is prohibited due to Islamic law in 7 countries where Islam dominates (Burundi, Eritrea, Guinea-Bissau, Mali, Mauritania, Somalia, and Sudan). However, members of Muslim communities in religiously diverse countries like Ethiopia, Senegal, and Nigeria still engage in gambling, despite its prohibition under Islamic law.

A strong regulatory framework² should ensure that operators and bettors adhere to a structured system. Gambling industry players are adapting to stricter regulations in parts of Europe and North America (Glozah et al., 2023). Other major players, including some media outlets, are involved in restricting advertising to safeguard consumers. For instance, *The Guardian* has globally banned gambling advertisements, citing ethical concerns regarding the promotion of services that could lead to addiction and financial

ruin (Waterson, 2023). France established the *Autorité nationale des Jeux* in 2020 to independently regulate gambling activities, primarily focusing on player protection. In Spain, iGaming commercials can only air from 1 a.m. to 5 a.m., and promotions are restricted to verified customers active on the platform for at least 30 days (Jumio, 2024). Although gambling is permitted by U.S. federal law, strict regulations apply to interstate and online gambling, with individual states retaining the authority to govern or ban such activities within their borders. Recently, major sportsbooks like FanDuel, DraftKings, BetMGM, and others formed the Responsible Online Gaming Association to tackle problem gambling. The association aims to collaborate on education, responsible gaming practices, and ethical advertising (Brewer & Golden, 2024).

Effective regulation aims to promote genuine and credible platforms, safeguard users' funds, and promote responsible gaming practices. However, despite the "theoretical" regulatory measures in place, online gambling in Ghana has thrived, as highlighted by Sichali et al. (2023). This increase is attributed mainly to a lack of enforcement, which has resulted in alarming instances of minors participating in gambling activities, as noted by Amoah-Nuamah et al. (2023). Indiscriminate advertising targets viewers of all ages, including children, despite reminders to bet responsibly and legal restrictions for those under 18. While the official age requirement for owning a SIM card in Ghana is 15 years, some individuals below this age can still own a SIM card. For those younger than 15, an adult (usually a parent or guardian) must register the SIM card on their behalf. However, it's important to note that many parents do not impose strict restrictions on their children's phone usage. As a result, children often have unrestricted access to their devices,

² Under Ghanaian law, sports betting is regulated by the Gaming Commission of Ghana (GCG). Working alongside the Ghana Association of Sports Betting Operators, the GCG supervises the sports-betting market to uphold transparency, fairness, and consumer protection. The *Gaming Act 2006* (Act 721) mandates licensing for all gambling operators while also prohibiting individuals under 18 from participating in gambling activities.

allowing them to browse the internet and engage in betting without significant limitations.

In many parts of Africa, including Ghana, policymakers seem primarily focused on revenue generation through taxation. Although some might argue that taxation can deter gambling, it often fails to dissuade those who are addicted or reliant on gambling for survival. Without proper enforcement mechanisms, these laws and regulations remain largely ineffective.

The Way Forward

Instead of clinging to colonial-era neoliberal ideas that have failed to uplift Africa, policymakers in Ghana and across the continent should focus on protecting their citizens. Thus, by prioritizing strong regulation and enforcement in industries like gambling, they can better shield vulnerable groups, such as minors, from exploitation and ensure that economic policies truly benefit the people. While many African countries, including Ghana, have regulations aimed at reducing the prevalence of gambling, enforcement remains a significant challenge. Ghanaian law prohibits individuals under 18 from participating in sports betting or gambling. It is important for betting companies to adhere to this law by preventing underage entry into betting centres and use of betting machines. Additionally, bettors should provide verifiable identification that matches their age. Companies that violate regulatory laws should face strong penalties, including potential bans, to deter others from flouting the rules. Moreover, the Gaming Commission of Ghana should be deliberate in making regulations that safeguard consumers. For instance, advertisements on platforms such as television and radio should be limited to school hours when children are typically in class and are not exposed to TV and radio broadcasts. Additionally, billboards on the streets should be minimized, if not completely eliminated, to reduce the visibility of betting companies in the country.

Further, it is essential to acknowledge that the government's role in the gambling industry is complex, requiring a balance between minimizing negative impacts and generating revenue. In many cases, including Ghana, governments rely on the revenue generated from gambling taxes, including taxing companies and individual bettors. This creates a conflict of interest, as there is a financial incentive to maintain or even promote gambling activities, despite the potential social harm. The situation in Ghana can be compared to Australia, where commentary suggests that governments are "addicted" to gambling taxes (Davis, 2018). Generating significant revenue from gambling in Australia is a long-standing issue that can hinder efforts to address gambling-related problems and reduce social harm (Breen, 2021). Therefore, it is for the government to prioritize the welfare of its citizens, protecting them over the revenue generated from gambling.

One of the primary issues contributing to youth engagement in gambling is the lack of employment opportunities and low wages. Alternative approaches, such as effective government employment programs, are crucial to address this. These programs should provide stable, well-paying jobs to offer viable alternatives to gambling for income. As we approach the December 2024 elections in Ghana, understanding political candidates' proposals for job creation and economic stability is essential for long-term solutions that can serve as alternatives to youth gambling. The National Democratic Congress (NDC) and their flagbearer John Dramani Mahama have introduced a policy proposal in their manifesto known as the "24-hour economy" (Agbenorsi, 2023). This initiative encourages and supports businesses and companies to operate 24/7, preferably using a three-shift system of 8 hours each. The goal is to create an enabling environment that promotes productivity, competitiveness, and well-paying jobs. The NDC party argues that this policy would benefit agro-processing, the pharmaceutical

industry, manufacturing, construction, extractive industries, sanitation, waste management, leisure, and transportation. Similarly, the current Vice President of Ghana and presidential candidate for the ruling New Patriotic Party (NPP), Dr. Mahamudu Bawumia, has proposed several policies to address unemployment and boost productivity:

In collaboration with the private sector, we will train at least 200,000 youth per year for the next five years. This, along with other policies, will create jobs for the youth, including school dropouts.

I also want to enhance the repositioning of the education system towards STEM, Robotics, Artificial Intelligence and vocational skills to cope with the demands of the fourth Industrial Revolution and job creation.

In collaboration with the private sector, we will aim to train at least 1,000,000 software developers in five years (200,000 per year). As software developers. They will have job opportunities worldwide. (MyjoyOnline, 2024)

While these policy proposals from political candidates appear promising, the track record of many African leaders suggests they often remain campaign rhetoric: promising “heaven” but delivering very little. After coming to power, political elites frequently lack the will to implement these ambitious promises. Instead, they create systems that funnel opportunities to their families and friends, giving ordinary citizens limited access. Therefore, it is essential for there to be genuine political will to implement these bold policies in a manner that benefits all citizens. Furthermore, the successful implementation and sustainability of these initiatives, even beyond the tenure of the introducing government, are crucial. Encouraging such interventions can empower citizens to be more productive and earn well-deserved wages and salaries.

Moreover, education is a vital strategy for the government and all stakeholders when tackling this issue. Addressing public stigma involves tackling the widespread misconception that problem gamblers are irresponsible failures. Research indicates that family and friends often reinforce these stigmatizing views, especially in qualitative studies with gamblers and counselors. Individuals grappling with behavioural addiction often confront negative public perceptions (Keane, 2019), which can impede their willingness to seek professional assistance. Rather than stigmatizing bettors, supporting and educating them is essential. Additionally, both online and print advertisements highlighting the dangers of gambling should be promoted, while those struggling with addiction should receive psychological support.

In light of the predominantly religious nature of the Ghanaian population, where Christians and Muslims constitute a significant majority, the church and mosque emerge as essential players in addressing the issue of gambling. These sacred spaces offer invaluable platforms for educating members about the dangers of gambling, while concurrently aiding them to pursue more promising employment prospects. In Ghana, both church and mosque have been known to facilitate career training initiatives for their congregants. Encouraging such endeavours can empower individuals to secure meaningful employment, steering them away from the lure of gambling. For example, the Ghana Pentecostal and Charismatic Council (GPCC) collaborated with the Government of Ghana to establish a comprehensive skills training program within church communities. This initiative focused on vocational fields, including bead making, plasterboard installation, bio-digester technology, and 3D epoxy application (GPCC, n.d.). Similarly, Tamale’s Presbyterian Lay Training Center provides training in agribusiness, fashion design, carpentry, hairdressing, and weaving (Ritchie, 2020). Organizations like Muslim Women in Teaching empower women through

information technology and skill development (Mustapha, 2024).

Moreover, neoliberalism emphasizes market-driven policies and individualism, often eroding traditional institutions and moral foundations, which can contribute to the persistence of gambling. This ideology promotes individual success and competition, fostering an environment where the concepts of “winners” and “losers” are prevalent, prioritizing economic growth over social welfare (Yaro, 2013). Gambling can reflect neoliberal values, where the allure of quick wealth and personal achievement aligns with the broader societal narrative of individual success. To address gambling, we need to consider the broader context of neoliberalism and its impact on individual behaviours and societal structures.

Final Thoughts

The widespread prevalence of online gambling in Ghana raises important questions about its potential impacts on the country's politics. As gambling becomes more ingrained in everyday life, it could influence political behaviour in several ways. For instance, economic hardships due to gambling losses might increase citizens' susceptibility to clientelism, where politicians exploit financial desperation in exchange for votes. Additionally, suppose citizens increasingly rely on gambling for economic survival due to a lack of adequate job opportunities provided by democratic governments. In that case, they may begin to question the value of democracy. In particular, the perceived inability of democracy to deliver tangible benefits might lead to frustration. Consequently, this could diminish political interest and willingness to participate in democratic processes. People might even start to favour alternative forms of government that promise immediate economic relief, even if those regimes are non-democratic.

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