

**CAREER INTERVENTION PROGRAMMES FOR RETIRED ELITE ATHLETES IN
ZAMBIA: A PHENOMENOLOGICAL INQUIRY**

BY

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**A Thesis Submitted to the University of Zambia in Partial Fulfilment of the Requirements
for the Degree of Master of Education in Physical Education and Sport.**

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AUTHOR’S DECLARATION

I, **Tracy Chifita**, do hereby solemnly declare that this dissertation entitled, “**The career interventions for retired elite athletes in Zambia: a Phenomenological Inquiry**” represents my own work, except where otherwise acknowledged and that it is never been previously submitted for a degree at the University of Zambia or any other University.

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APPROVAL

This dissertation of **Tracy Chifita** is hereby approved as fulfilling the requirements of the award of the degree of Master of Education in Physical Education and Sports by the University of Zambia.

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ABSTRACT

Every individual goes through career transitions at some point in their life. Nevertheless, in sports, athletes go through different types of career transition and it is very important to learn how to cope with them. The study explored the livelihood experiences of elite athletes in retirement, and their experiences with retirement intervention programmes offered to athletes by sports organizations prior to retirement. The main objectives were to explore the livelihood experiences of retired elite Zambian athletes; to examine the nature of retirement intervention programmes offered to elite athletes by sports organizations in Zambia; and to analyse the challenges faced by sports organizations in providing retirement interventions to elite athletes. Qualitative approach was used and a descriptive phenomenological design was adopted. Nine retired elite athletes and seven general secretaries of seven sports organizations namely; National Sports Council of Zambia (NSCZ), National Olympic Committee of Zambia (NOCZ), Netball Association of Zambia (NAZ), Football Association of Zambia (FAZ), Football Allied Workers Union of Zambia (FAWUZ), Zambia Amateur Athletics Association (ZAAA) and Zambia Professional Boxing and Wrestling Board were interviewed. Document review of relevant literature and documents also provided information for the study. Data was analysed by means of themes and was guided by Taylor and Ogilvie's (1994) conceptual model of adaptation to retirement.

The results showed that elite athletes either retired voluntarily (free will) or involuntarily (due to injury, deselection, or old age) from active sports. Pre-planning was the most prominent method used to prepare for retirement and it enhanced the athletes' career prospects. It was found that many athletes had both positive and negative retirement experiences during the transition. Furthermore, the satisfaction of the Zambian retired athletes' livelihood was based on whether they had a stable employment or not after retirement. Elite retired athletes in some sports organizations were offered pre and post career and educational retirement interventions (in the form of employment, scholarships, financial literacy and management skill training). However, pre and post psychological intervention (in the form of counselling) was non-existent to the athletes and in most sports organizations. The study also revealed challenges faced by sports organizations in implementing the interventions, including: absence of national sports policy on career pathway, inadequate resources, ungovernable athletes, and lack of participation and coordination by athletes/associations. The study recommends that elite athletes must pre-plan for

their retirement and equip themselves with a balanced and various ranges of life competencies; the sports organizations should ensure that psychological, career and educational interventions are made available equally to all the athletes both prior to and after retirement. Finally, the policy formulators should provide policy directions on athletes' career pathways and support from the government perspective in order to help reduce the challenges faced by sports organizations in implementing the interventions.

Key words: Sports organizations, athletic retirement intervention, challenges, strategies, livelihood

DEDICATION

This dissertation is dedicated to my parents Mr. Jimmy Chifita and Mrs. Irene M. M. Chifita, who have worked tirelessly throughout their lives to ensure that our lives as their children are stable. They have supported me in every way possible for me to achieve my goals and dreams. Their endless support, love and encouragement to make a difference in life gave me the necessary energy to finish my work. I also dedicate this dissertation to my daughters Ruth and Mpung'a who have endured my absence for some time and are eager for me to rejoin them.

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TABLE OF CONTENTS

COPYRIGHT DECLARATION	i
AUTHOR’S DECLARATION	i
APPROVAL	ii
ABSTRACT	iii
DEDICATION	v
ACKNOWLEDGEMENTS	vi
LIST OF TABLES	xi
LIST OF FIGURES	xii
ACRONYMS AND ABBREVIATIONS	xiii
CHAPTER ONE: INTRODUCTION	1
1.0 Overview	1
1.1 Background of the study	1
1.2 Statement of the Problem	3
1.3 Purpose of the Study	4
1.4 Specific Objectives.....	4
1.5 Main research Question.....	5
1.6 Significance of the Study	5
1.7 Limitation of the Study	5
1.8 Delimitations	6
1.9 Operational Definitions	6
1.10 Theoretical Framework	7

1.11 Structure of the thesis	9
1.12 Summary	9
CHAPTER TWO: LITERATURE REVIEW	10
2.0 Overview	10
2.1 Elite athletes	10
2.2 Livelihood experiences of elite retired athletes.....	11
2.2.1 Voluntary and involuntary retirement	11
2.2.2 Athletes’ pre- retirement planning.....	12
2.2.3 Elite Athletes’ retirement experiences.....	14
2.2.4 Social support	15
2.2.5 Athletes’ livelihood after retirement.....	16
2.3 Interventions before and after retirement	17
2.3.1 Career/ educational interventions	20
2.3.2 Psychological/ emotional interventions.....	23
2.4 Challenges Organizations face in implementing interventions.....	25
2.5 Summary	27
CHAPTER THREE: RESEARCH METHODOLOGY	29
3.0 Overview	29
3.1 Research Paradigm.....	29
3.2 Research Design	30
3.3 Study Population	31
3.4 Study Sample.....	32
3.5 Sampling Procedure	33
3.6 Research Instruments	33
3.6.1 Interview guide	33
3.6.2 Document Checklist	35
3.7 Data Collection Procedure	35
3.8 Data Analysis	37

3.9 Trustworthiness of the data	38
3.10 Ethical considerations	39
3.11 Summary	40
CHAPTER FOUR RESULTS	41
4.0 Overview	41
4.1 Brief profile of athlete participants.	41
4.2 Livelihood experiences of retired elite athletes.....	44
4.2.1 Type of Retirement.....	44
4.2.2 Pre- retirement planning.....	45
4.2.3 Unpleasant and Pleasant Retirement Transition Experiences	47
4.2.4 Athlete Livelihood outside Sports	50
4.2.5 Retired athletes advice to future retiring athletes	54
4.3 Pre and post retirement interventions offered to athletes from the sports organizations	56
4.3.1 Athlete career and educational intervention	56
4.3.2 Psychological Intervention	68
4.3.3 Athletes’ suggestions for retirement interventions.....	69
4.4 Challenges faced by the sports organizations in implementing retirement interventions... 71	
4.4.1 Suggestions from the sports organizations on how to improve the athlete career program.....	74
4.5 Summary	77
CHAPTER FIVE: DISCUSSION OF RESULTS.....	78
5.0 Overview	78
5.1 Livelihood experiences of elite retired athletes after retirement.....	78
5.2 Pre and post retirement interventions offered to athletes from the sports organizations	84
5.2.1 Career and Educational Intervention	84

5.3 Challenges facing sports organizations in implementing retirement interventions	91
CHAPTER SIX: CONCLUSIONS AND RECOMMENDATIONS	96
6.0 Overview	96
6.1. The Main Research Findings and Conclusions	96
6.2 Implication of Practice	99
6.3 Recommendations	99
6.4 Recommendation for further Studies	100
REFERENCES.....	101
APPENDICES	111
Appendix A: Retired Athletes’ Consent Form	111
Appendix B: Retired Athlete Interview Guide.....	112
Appendix C: Sports Organizations Interview Guide.....	115
Appendix D: Document Checklist	116

LIST OF TABLES

Table 1.1: Overview of selected athlete career interventions currently available	20
Table 2.1: Retired athletes' information	32
Table 3.1: Braun and Clarke's six- phase framework for doing a thematic analysis	37

LIST OF FIGURES

Figure 1.1: The conceptual model of adaptation to retirement (Taylor & Ogilvie, 1994) adapted and modified from Lenton, 2016 and Mendes et al, 2018.....	7
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ACRONYMS AND ABBREVIATIONS

ACE	Athlete and Career Education
ALP	Athlete Life Programme
BNOC	Botswana National Olympic Committee
BNSC	Botswana National Sports Council
FAZ	Football Association of Zambia
FAWUZ	Footballers and Allied Workers Union of Zambia
IOC	International Olympic Committee
IOC ACP	International Olympic Committee Athlete Career Programme
LEAP	Life skills for Elite Athletes Program
MYSCD	Ministry of Youth, Sport and Child Development
NAZ	Netball Association of Zambia
NGOs	Non- Governmental Organizations
NOCZ	National Olympic Committee of Zambia
NSCZ	National Sports Council of Zambia
OJOP	Olympic Job Opportunity Program
OYDC	Olympic Youth Development Centre
SASCOC	South African Sports Confederation and Olympic Committee
SPLISS	Sports Policy factors Leading to International Sporting Success
TMP	Telephone Marketing Program
ZAAA	Zambia Amateur Athletics Association
ZPBWBC	Zambia Professional Boxing and Wrestling Board Control

CHAPTER ONE: INTRODUCTION

1.0 Overview

This chapter presents the introduction to the study. In it, the general background of the study is presented. Other sub-sections of the chapter include: the statement of the problem, the purpose of the study, the research objectives and the research questions. Furthermore, the chapter explains the significance of the study, its delimitation and limitations, definitions of key terms and, finally, a summary of the structure of the thesis.

1.1 Background of the study

It is every country's dream to win and excel in international sports competitions in order to attain national identity and unity, for international visibility and prestige (Alegi, 2010; Keat, 2011). National sports associations and other interested organizations, sponsors and fans have always put pressure on athletes to excel at international level. The government, including sports organizations and sponsors inject resources in the most effective sports participation of elite athletes at international level (Holt & Mitchell, 2006). Athletes, on the other hand, strive to reach and sustain competitive sport performance. This requires athletes and those around them to invest at different levels (social, financial, physical) for a long period of time (Wylleman and Lavallee, 2004) in order to prepare them for their effective retirement.

Every individual goes through career transitions at some point in their life. In sports, however, athletes go through different types of career transition and it is very important to learn how to cope with them. Wylleman and Lavalle (2004) outline four types of transitions that can occur during an athlete's career (initiation into organized sports, development to higher level of sport, mastery level of the sport and termination of an athletic career). In general, a lot of transitions are potentially hard to go through. However, in sports, athletic retirement is the most crucial transition in an athlete's career because most athletes don't have time to prepare for their life after retirement. Athletes need to adjust to numerous social, psychological and vocational changes when they stop competing (Stambulova, Stephan and Japhag, 2007). The adaptation to athletic career termination process into either crisis or successful transition process is impacted by the causes of transition and the resources the athlete possesses (Taylor & Ogilvie, 2001; Stambulova, 2007). Athletes with

crisis transition usually face financial and family problems, adjustment difficulties and some become victims of substance abuse (Marthinus, 2007; Ogilvie and Taylor, 1993). On the other hand, a successful transition process leads to smooth retirement personally, socially, academically or professionally and financially into post-sports life (Hawkins and Blann 1996; Marthinus, 2007).

This research was motivated by claims that African athletic stars go from rags to riches and back to rags. This was informed by the concerns made by retired athletes in the media and the research conducted on a BBC News Documentary regarding post-sport career adaptation in Zambia. Even though the interviewed retired former Zambian athletes were previously wealthy and flown around in splendid private jets during their athletic careers, today they are no longer living in luxury (BBC News Documentary, 2013; Zambia Football News, 2018). Other former Zambian athletes have been reported stranded in foreign countries, homeless and without documentation of any sort to enable them to return to Zambia (Zambia Football News 2016; Zambia Watchdog, 2017). Most famous professional athletes have little formal education, earn a high income, but hardly have any job skills to transfer to non-sport occupations, often end up with the most traumatic retirement process (Mwisukha & Rintaugu, 2011). Therefore, it is important to investigate the experiences and livelihood of retired athletes in career transition.

In recent years, numerous interventions have been developed in countries around the world with the view that interventions at organizational level might be useful for facilitating the career transition process (Wylleman et al, 1999; Lenton, 2016). Studies conducted by Smith and Mcmanus, (2008); Hawkins and Blann, (1996); Marthinus, (2007); Suutarinen, (2014); Tshube, (2010) suggest that sports organizations may try to identify and help athletes who are dependent on sport for their self- concept and identity by developing and encouraging active decision making, occupational and investment endeavors, continuing education and social networking during their career. Upon retirement, athletes should be equipped with a balanced and various ranges of life competencies to enable a smooth transition personally, socially, academically or professionally and financially into post-sports life.

Despite Zambia fostering elite athlete development, there appears to be less access to published work that has been conducted to examine the experiences of elite athletes' post career transition and the retirement intervention offered to the elite athletes from sports organizations pre and post-retirement. Therefore, this study focused on selected national sports organizations, namely;

National Sports Council of Zambia (NSCZ), National Olympic Committee of Zambia (NOCZ), Netball Association of Zambia (NAZ), Football Association of Zambia (FAZ), Football Allied Workers Union of Zambia (FAWUZ), Zambia Amateur Athletics Association (ZAAA) and Zambia Professional Boxing and Wrestling Board Control (ZPBWBC) because they offer retirement interventions to the athletes during their career and post- retirement transition. This would give this study a distinctive and multifaceted approach to elite athletes' retirement transition because most of the academic scholarship on athlete retirement transition used theoretical models to target cross- country comparison studies (Tsube, 2010), specific national samples and cross-cultural studies (Lavallee, 2005; Marthinus, 2007; Tshube, 2014; Smith & McManus, 2008; Sullivan, 2010; Mcpherson et al, 2001; Suutarinen, 2014; Alfermann, Stambulova, & Zemaityte, 2004; Taylor and Ogilvie, 1994; Stambulova, Stephan, & Jäphag, 2007; Wylleman & Reints, 2010). Some research looks at the nature and causes of retirement (BBC Documentary, 2013; Lavallee, 2005; Marthinus, 2007; Tshube, 2014; Stambulova, Stephan, & Jäphag, 2007). In recent years, scholars have looked at the challenges (Wylleman & Reints, 2010) and intervention programs for retired athletes (Lavallee, 2005; Smith & McManus, 2008; Tshube and Feltz, 2015; Sullivan, 2010; McPherson et al, 2001; Suutarinen, 2014; Alfermann, Stambulova, & Zemaityte, 2004; Taylor and Ogilvie, 1994). However, the scholarly literature above indicates that little literature exists on the satisfaction of athletes based on their livelihood after they have retired. Secondly, the availability and nature of interventions offered to the retired elite athletes by sports organizations have not been looked at from the perspective of both the retired athletes and the sports organizations in order to determine the availability and accessibility of interventions to the athletes. Finally, the challenges faced by the sports organizations in providing the interventions to the athletes has not received much attention in the academic scholarship on athlete retirement transition, hence, this study.

1.2 Statement of the Problem

Research by Hawkins and Blann 1996; Marthinus, 2007 reveals that athletes who are equipped with a balanced range of life competencies, experience a smooth transition personally, socially, academically or professionally and financially into post-sports life. However, many athletes have had challenges in retirement transition from their sporting careers (Wylleman & Reints, 2010). In recent years, numerous interventions such as Athlete Career Programme (ACP), Athlete Career

Education (ACE), Athlete Life Programme (ALP) and many more were introduced worldwide to prepare elite athletes for the retirement transition. However, Leberman (2007) declared that it was not possible to establish whether the intervention programs provided are making a difference unless it is proven that these interventions make an impact in an athlete's life. Literature on elite athlete retirement in Zambia shows that drinking habits, gambling, lack of financial assistance and neglect from clubs were the causes of ineffective retirement, leading to athletes moving from rags to riches and back to rags after retirement (BBC News Documentary, 2013). This has the potential to discourage upcoming athletes from taking up such career pathways as evidenced in the United States where approximately 1% of collegiate athletes forcefully retire in order to find alternative careers to support their families (Beamon, 2010).

In spite of the research work conducted on athletic retirement transition, there is a dearth of knowledge as regards the athletes' livelihood experience after the retirement process in Zambia. There is also a scarcity of evidence relating to the retirement interventions offered to the elite retired athletes from the perspective of both the retired athletes and the sports organizations that would help mitigate the causes of ineffective retirement discovered by the BBC News Documentary, (2013) in Zambia. Finally, the challenges faced by the sports organizations in providing the pre and post retirement interventions to the elite athletes has not received much attention in the scholarly writing. Therefore, this dissertation intends to fill this knowledge gap so as to contribute towards improving the quality of athletes' life after retirement so that their transition is not from rags to riches and back to rags again.

1.3 Purpose of the Study

The study aimed at exploring the livelihood experiences of retired athletes in career transition based on the retirement interventions offered by sports organizations in Zambia.

1.4 Specific Objectives

The study sought to meet the following specific objectives

- i. To explore the livelihood experiences of retired elite *Zambian* athletes.
- ii. To examine the nature of pre and post-retirement intervention programmes offered to the retired elite athletes by sports organizations in Zambia.

- iii. To analyse the challenges faced by sports organizations in providing pre and post retirement interventions to elite athletes.

1.5 Main research Question

The research questions of the study were:

1. What livelihood experiences do retired elite Zambian athletes experience after retirement?
2. What retirement interventions do sports organizations offer to the elite athletes before and after their retirement?
3. What challenges do sports organizations face in providing pre and post retirement interventions?

1.6 Significance of the Study

This study is important for several reasons. To begin with, the study would contribute to existing literature and serve as a reference for other researchers in relation to career transition programmes. This study may also have implications for the effective formulation of the athletic career transition policy and effective implementation of the retirement interventions by the sports organizations. Effective policy formulation will be beneficial to sports organizations as it will provide guidelines on how to implement retirement interventions, as elite athletes will be the beneficiaries of the effective services that will be offered by the sports organizations. It was also hoped that the study will contribute to the strategies and tools which sports organizations can use to help athletes cope with the athletic retirement process smoothly. Furthermore, the results of the study might be of significance to the saving and retired athletes, in the sense that it would provide strategies and recommendations on how to prepare and cope with the athletic retirement transition processes. Finally, physical education and sports researchers may use the findings of this study as a starting point for further research on athletic career transition.

1.7 Limitation of the Study

This study would have been more complete if it had included all the sports organizations and all the athletes in each of the sports organizations in Zambia. However, the limited time and resources available could not allow the researcher to undertake a study of that magnitude.

The results for this study may not be applicable to amateur athletes who do not receive money for playing sports and or athletes who do not reach the level of elite sports because it focused only on professional elite athletes who generate their primary income or receive payment from playing sports.

1.8 Delimitations

This study was conducted mainly in Lusaka, because that's where the offices for the sports organizations are located. For the retired athletes, most of them were spread across the country; however, those based in Lusaka, Central and Copper-belt provinces dominated the sample.

1.9 Operational Definitions

Retirement interventions- measures put in place to help elite athletes to cope with the transition to retirement, particularly athletes who experience difficulty adjusting.

Retirement- the time in life when one chooses to permanently leave the workforce behind.

Retirement in Sports- a multi - dimensional process of transitioning or changing from competitive to post-sport life and activities.

Athlete- a person who is proficient in sports and other forms of physical activities.

Elite athlete - as individuals who have participated at international and or national competitive level and are either professional, semi-professional or amateur. Elite athletes who do not receive money for playing sports are regarded as amateur while elite athletes who generate their primary income or receive payment from playing sports are considered to be professional or semi-professional athletes.

Sports- is any traditional or modern game where persons take part in fun and competitions.

Sports Organization- a social entity involved in the sport industry; it is goal-directed, with a consciously structured activity system and a relatively identifiable boundary.

Livelihood- a means of making a living. It encompasses people’s capabilities, assets, income and activities required to secure the necessities of life.

1.10 Theoretical Framework

This study adopted and modified Taylor and Ogilvie’s (1994) conceptual model of adaptation to retirement (Figure 1.1). It is a thorough framework for athletic retirement-related research and includes personal and situational factors that affect athletic retirement and the ability of athletes to adapt (Lenton, 2016). The model has been used in several studies (e.g. Kadlcik & Flemr, 2008; Lenton, 2016; Mendes et al., 2018; Moesch et al., 2012) to examine aspects of the athletic retirement process and is based on five key stages. This model was adopted and modified based on the research objectives for the current study.

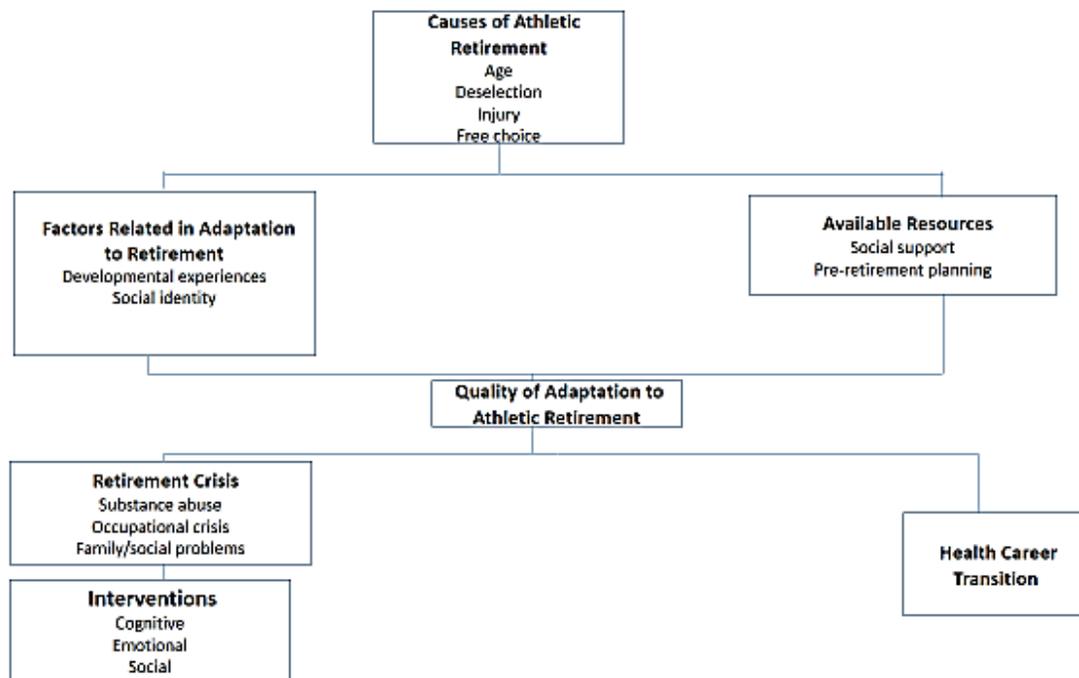


Figure 1.1: Taylor and Ogilvie’s conceptual model of adaptation to retirement

(Source: Adapted from Lenton, 2016 and Mendes et al, 2018).

The first stage identifies the reasons for athletic retirement, with the four main reasons listed as age, deselection, injury and free choice acknowledged as the primary reasons for athletic retirement (Taylor & Ogilvie, 1994) and have been examined extensively in athletic retirement-related literature (e.g. May & Tsai, 2007; Moesch et al., 2012). Injury, deselection, age, exclusive athletic identity, lack of pre-retirement planning and support services are some of the greatest contributors to a difficult transition in involuntary retirement (Taylor & Ogilvie, 1994). Factors influencing athletic career transition can result in a relatively smooth transition, successful, or in more or less intense difficulties at the physical, psychosocial, psychological and/or occupational level (Cecić Erpič, Wylleman, & Zupančič, 2004). Therefore, it is crucial to pay attention to preparing elite athletes for retirement transition and post-sport career. The second stage identified by Taylor and Ogilvie (1994) is factors related in adaptation to retirement which includes athletic identity, developmental experiences, perceptions of control, social identity and tertiary contributors as mediating factors that influence the physical, psychological and social adjustment of elite athletes to retirement. The third stage includes available resources (coping skills, pre-retirement planning, social support) that influence athletes' response to retirement. The first three stages combine to influence stage four, in which the success or quality of an athlete's transition to retirement is determined. Finally, the fifth stage (athlete retirement interventions) was highlighted as essential for assisting athletes to cope with the retirement transition. Taylor & Ogilvie (1994) describes cognitive, emotional, behavioural and social intervention strategies that can be used to support athletes who experience adjustment difficulties to retirement. Factors and experiences that influence the success of athletes' transitions are described within each stage. One criticism of this model is that, while numerous researchers (Alferman et al., 2004; Stephan et al., 2003) have examined various aspects of the model, there is an absence of research examining the effectiveness of the model for athlete retirement-related research in its entirety. However, it was determined that the model summarizes the dynamic nature of retirement from elite-level sport. Therefore, it appears most suitable for guiding athletic retirement-related research. This conceptual model of adaptation is appropriate for this study because it explains the progress of transitions of elite athletes and what happens after retirement. It is used to enable the process and structure of the interview guide and subsequent results/discussion chapter to be clear and logical. The stages of the model applicable to this study is expanded in the literature review according to the research objectives.

1.11 Structure of the dissertation

This dissertation is presented in six chapters.

The first chapter provides a background to athlete retirement, including a description of the retirement transition in sports. Chapter two presents a review of retirement- related literature to set the context for the dissertation to show the gap that this study sought to fill and to ground the study on solid data. Chapter three describes and justifies the methodology and methods used in this study. Highlights of chapter three include a descriptive phenomenological inquiry under qualitative methods, the consideration of ethical issues and description of the research settings. Chapter four presents the research findings and results analysis. Chapter five focuses on the discussions of the findings, their implications on the literature and practice of designing and implementing the retirement interventions. The conclusion of the thesis is presented in chapter six, including the practical implications and recommendations based on the findings of the study.

1.12 Summary

In this chapter, a number of critical issues have been discussed as a way of contextualizing the study. An overview of the elite athletes' retirement in some part of the world was summarized. It was explained that the preparation of elite athletes for retirement is vital because it enables a smooth transition personally, socially, academically or professionally and financially into post-sports life. This chapter has also explained the significance of the study, the framework for the study and the structure of this thesis. In the next chapter, a detailed review of literature will be given so as to further understand the issue under study.

CHAPTER TWO: LITERATURE REVIEW

2.0 Overview

This chapter presents a review of relevant literature which provides a basis for analysis. It applies a thematic approach by bringing out literature which is related to the lived experiences of retired elite athletes. It evaluates and reviews studies undertaken by different scholars, Taylor & Ogilvie (1994) conceptual model of adaptation to retirement, and any other authorized literature on related topics under the specific headings: the livelihood experiences of elite retired athletes; interventions before and after retirement; and the challenges faced by organizations in implementing interventions.

2.1 Elite athletes

Sports related literature has defined elite athletes as individuals who have participated at international and or national competitive level and are either professional, semi-professional or amateur (Grana, 1988; Swann et al., 2015). Elite athletes who do not receive money for playing sports are regarded as amateur while elite athletes who generate their primary income or receive payment from playing sports are considered to be professional or semi-professional athletes. Some elite athletes earn minimal amounts of money while various athletes who reach the top level of some extremely professionalized sports have potential to earn millions. However, this is rarely the case for most elite athletes.

Amateur and semi-professional elite athletes typically rely on sponsorship, funding from government bodies and sports institutions, coinciding alternate career (Alfermann, Stambulova, & Zemaityte, 2004; Stambulova et al., 2007) and assistance from family, spouses and friends (Sinclair & Orlick, 1993; Tshube, 2014) to support their lifestyle and enable them to dedicated time to competing and trainings. In several studies, former elite amateur and semi-professional athletes cited financial burden as a significant reason for ending their careers prematurely (e.g. May & Tsai, 2007; Moesch, Mayer, & Elbe, 2012).

Elite athletes experience several transitions during their careers, such as initiation into organized sports, development to higher level of sport, mastery- level of the sport and termination of an

athletic career (Wylleman & Lavalle, 2004). Studies by Stambulova, 1998; Wylleman & De Knop, 1998 suggested that on average, elite athletes begin their career between 8-12 years, they start competing at clubs, they reach national level between 17-19 years of age, make international selection in their early twenties and retire in their early thirties. Approximately 5-7 % of the elite athletes retire at an average of 34 years (North & Lavalle, 2004). However, the age that athletes are likely to retire varies according to the physical demand of each sport (Cosh, Crabb, & LeCouteur, 2013; North & Lavallee, 2004; Wylleman, Alfermann, & Lavallee, 2004). Elite athletes from extremely physically demanding sports normally retire between 24-30 years, while elite athletes from less physically demanding sports normally retire after 40 years (North & Lavalle, 2004). Elite athletes generally retire earlier than individuals from other vocations, such a young average retirement age creates a need for retired athletes to establish and pursue new and meaningful directions. Consequently, many former elite athletes develop new skills and careers after retiring (Sinclair & Orlick, 1993). The changes elite athletes go through after retirement, such as new careers, identity issues and family challenges (Smith & McManus, 2008; Werthner & Orlick, 1986) often lead to negative experience for many elite athletes, and is an event that may cause physical, psychological and psychosocial distress such as anxiety, depression, low self-esteem (Alfermann & Gross, 1997; Crook & Robertson, 1991; Taylor & Ogilvie, 1994), eating disorders and alcohol/substance abuse (Haerle, 1975; Werthner & Orlick, 1986).

2.2 Livelihood experiences of elite retired athletes

Elite athletes undergo different experiences before and after retirement. The literature review below outlines the different experiences that athletes go through.

2.2.1 Voluntary and involuntary retirement

Athletes either retire through voluntary (making a decision to voluntarily retire) or involuntarily (forced by circumstances to retire). The reasons for voluntary retirement include free choice which is a popular and desirable reason for athletic retirement because elite athletes decide to retire on their own accord (Taylor & Ogilvie, 1994). Athletes involuntary retire because of deselection when a coach replaces existing players with new players whom they consider to be performing better or due to injury, mainly serious ones which leads to terminating athletic career (Lavallee & Wylleman, 2000; Marthinus, 2007; Taylor & Ogilvie, 1994; Tshube, 2014) or due to age, as

athletes age, they begin to experience deterioration of their physical skills such as speed, agility and flexibility (Sinclair & Orlick, 1993; Taylor & Ogilvie, 1994). When an athlete's retirement is voluntary, the player most likely had time to prepare themselves emotionally and economically for their retirement and adjust their social and material lifestyle (Hill, 1974). Athletes who involuntarily retire either released due to injury or deselection or age, are most likely to have very negative effects on their retirement and overall life experience. They often think that they did not get the chance to prove their value or they are failures because they were not able to achieve their goals (Sinclair & Orlick, 1993).

Lavallee, Grove & Gordon (1997) conducted a study in Australia on the causes of career termination from sport and their relationship to post- retirement adjustment among elite- amateur athletes. The results indicated that athletes retired from competitive sport for numerous reasons, including age, deselection, injury and voluntary career termination. Following comparisons between athletes who retired for involuntary and voluntary reasons indicated that involuntary retirement was mainly associated with significantly greater social and emotional adjustment upon career termination. Additionally, the former athletes who experienced the greatest adjustment difficulties perceived the minimum personal control over the reasons for retirement.

According to Shahnasarian (1992), retiring athletes often struggle to identify who they are without the sport and are skeptical about their capability to do anything else. Shahnasarian also points out that, in most cases, the athletic retirement cannot be predicted and the more sudden the retirement is the more rigorous the complications usually are. It is, therefore, important that assistance to cope with retirement transition is readily available in order to enhance elite athletes' preparation and ability to cope with the retirement stress.

2.2.2 Athletes' pre- retirement planning

Planning is very important considering the fact that a career in sport is relatively short and that planning in advance decreases the retirement problem (Lenton, 2016). Pre- retirement planning may perhaps try to identify and help the athletes who are dependent on sport for their self- concept and identity by developing and encouraging active decision making, occupational and investment endeavours, continuing education and social networking during their career (Hawkins & Blann, 1996; Marthinus, 2007). Therefore, it's essential for elite athletes to prepare for their retirement.

In the study by Tshube & Feltz (2015) elite athletes balance between sports and school in order to prepare for a post sport career transition and adaptation. It was observed that elite athletes were either graduating from university or having a full- time or part-time job during one's career in sports. However, the challenges faced included lack of school scholarships, financial resources and student- athlete support service from sport organizations during their careers in sport as well as in post- sport.

In the study by Kleiber & Malik (1989), it was discovered that, when athletes gain additional qualifications prior to athletic retirement it increases their self-esteem and life satisfaction when they retire. Therefore, it is important for sports organizations to assist the elite athletes through various interventions in order for them to pre-plan for their retirement effectively. Additionally, Smith & Mcmanus (2008: 48) and Stambulova (1994) suggest that encouraging elite athletes to pre-plan and equipping them with a balanced and various ranges of life competencies is an effective strategy to enable a smooth transition personally, socially, academically or professionally and financially into post-sports life.

To ensure success and sustainability of athlete transition programs, strategies chosen must accommodate the variety of individual circumstances and adaptation stages faced by elite athletes, before and after retirement. These strategies will assist in facilitating a smooth transition for elite athletes as they move ahead of the realm of sport. Kaul (2017) conducted a study on the injury and subsequent retirement of eight Indian former national or international players. From the findings, he highlighted the importance of available resources in the form of coping strategies and social support to help smoothen out of sports transition. Having a backup option and education, whether in sport or out of the sport was deemed important. The study provided recommendations elicited by the athletes to assist deal with the transition process, which includes assistance from the government, a good team of doctors, including a sports psychologist and having a plan B.

A study by Tshube (2014) observes that Zimbabwe, South Africa, Namibia and Botswana have different members of the entourage playing different roles in athletes' careers. All athletes did not express financial insecurity; they had full- time jobs. This was a result of their grounded background, the teachers and parents groomed them effectively. The federations expose athletes to international sports and provide developmental programs. Browna et al. (2018) discovered that athletes who feel supported during the transition experience fewer difficulties, though, the quality

and quantity of support received are unpredictable. The athletes frequently reported a lack of organizational support, leading them to feel used and abandoned as they struggled alone with their transition. The lack of organizational support leads many athletes to turn to family and friends for support during transition.

2.2.3 Elite Athletes' retirement experiences

Elite athletes are likely to experience major life changes during retirement, such as new careers, family challenges and identity issues (Smith & McManus, 2008). Such challenges affect how they perceive themselves, the quality of their lives, their abilities and whether or not retirement is a positive or negative experience (Smith & McManus, 2008). However, adjusting appropriately to these changes, regardless of whether it is a positive or negative experience is very important in athletic retirement (Coakley, 1983).

Some studies suggest that elite athletes usually experience positive transitions to retirement (Alfermann et al., 2004; Sinclair & Orlick, 1993). For some elite athletes, retiring from sport is a pleasantly expected event because it increased self-efficacy (Alfermann et al., 2004) and allows opportunities for personal development and growth (Coakley, 1983). Reviewed retirement literature by Park et al. (2013) included 44 studies involving professional and amateur athletes from various levels of competition. It revealed that only 16% of the elite athletes were identified to have had a negative retirement experience. Hence, the current consensus among researchers is that the majority of the athletes' experience positive retirement transition (Alfermann et al., 2004; Park et al., 2013; Sinclair & Orlick, 1993).

Some early studies, however, suggest that retirement is a negative experience for many elite athletes (Mihovilovic, 1968; Werthner & Orlick, 1986). Several athletes reported psychological, psychosocial and physical distress such as anxiety, depression and low self-esteem (Taylor & Ogilvie, 1994). Some studies suggest that most athletes, while they believed they were prepared for retirement, admit that when faced with retirement, they realized that their preparation efforts were inadequate, resulting in negative feelings of subjective well-being (Smith, 1999; Coakley, 2006). On the other hand, most elite athletes have negative feelings during their retirement and it reduces as time passes following their retirement (Young et al., 2006; Petitpas et al., 1997).

Therefore, with the availability of assistance to cope with negative retirement experiences, most elite athletes are likely to have a positive retirement experience.

2.2.4 Social support

Sufficient social support has been linked to effective adjustment to retirement (Lavalley et al., 1997). Social support is the provision of resources from an individual, a corporate body or government to improve well-being and is considered a major influence on elite athletes' retirement adjustments (Alfermann et al., 2004; Sinclair & Orlick, 1993; Stambulova et al., 2007). Social support provides elite athletes with new skills, assistance, advice, and information, and is believed to decrease retirement transition distress (Lavalley et al., 1997; Sinclair & Orlick, 1993; Taylor & Ogilvie, 1994). Social support comes from sporting (e.g. sports administrators or sport organizations) and non-sporting (e.g. Government agencies) sources and members of an athlete's entourage, including family, spouses and friends. Support can be in the form of emotion (e.g. Counselling), material (e.g. financial support), network (e.g. Developing social relationships) and information (e.g. Education and career planning) support (Alfermann et al., 2004; Stambulova et al., 2007).

Parents and society play a vital role in nurturing the athletes' career development and helping supervise the athlete through their post-career life. Athletes' nurturing should start from the grassroots, from their homes. According to Maddison et al. (2014), parents are the number one influence on children to play sport and to go on with playing sport. According to Marthinus (2007), motivation towards sports can be either from young athletes' own interest or from parents who want their child to participate in athletic trainings. Thompson (1991) presumes that parents are the most important figures in terms of influencing how their children perceive sports in their lives. In most cases, children want to do things that impress their parents. Hence parents' positive support to the elite athletes persuade them positively. Kaur (2019) gives an account of how parents' support and passion for sports positively influences the Childs' participation and success in sports. However, the harsh environment and life condition may lead the athlete to failure and destruction.

The external relationships with other people play an important role in athletes' life (Hinde, 1997). It is suggested that in addition to modelling and mentoring, coaches influence athletes' personal development through building relationships and reflection. It is vital for coaches to individually

reflect on athletes' understanding of personal development (Banwell & Kerr 2016; McPherson et al., 2001). Therefore, it is important for the parents and coaches to ensure that the athlete is properly nurtured into a responsible person. Research by Carlsson (1988) claims that the possibility of talented athletes making it to the top is determined by the quality of relationships within the athletic triangle (athlete, the parents and the coach). However, losing a social network can cause a period of isolation, loneliness and social withdrawal for the retiring athlete and there can be difficulty in building new relationships (Mihovilovic, 1968; Santos et al., 2016; Taylor & Ogilvie, 1998; Smith, 1999, Marthinus, 2007; McPherson et al., 2001).

Successful retired athletes in New Zealand had their coaches and parents as available sources of support during their sport career transition process (Smith, 1999). Having sufficient emotional and social support during transition is very important for athletes. Brown et al (2018) discovered that family members and friends frequently play a vital role in transition by providing career assistance, work opportunities and emotional support. Athletes should have a distinctive support system, which engages and investigates different activities to help replace the sport role. Athletes have high commitment to sports during their career life, which makes it difficult for them to build a new identity in the post career times (Marthinus, 2007; Smith, 1999; Tshube, 2014).

2.2.5 Athletes' livelihood after retirement

The athletes long term livelihood is an essential matter of constructing sports power and promoting the development of sports enterprise in a coordinated, comprehensive and sustainable way (Carney, 2003). Zou & Jiang, (2011) define athletes' sustainable livelihoods as the living capabilities, income- generating activities and assets that are possessed and acquired by athletes in their cycle to withstand external pressure and shock to improve the long-term living situation. There are many problems and contradictions which stand out gradually and affect the athletes' livelihood after retirement, such as the athletes' inadequate education, insufficient employment after retirement, the imperfect disability insurance, the long term unstable income and incapable social security (Carney, 2003).

Zou & Jiang, (2011) conducted an empirical study on the optimal allocation of athletes' sustainable livelihood assets in China. The results of the study show that the factors of social security systems, social attention, educational levels and social development have obvious positive effects on the

athletes' sustainable livelihoods of assets formation. They advise that in order to improve the optimal allocation of athletes' sustainable livelihoods assets, it is essential to improve the ultimate objective of security policy, reforming distribution system of athlete's intangible assets, educational mechanism, completing athlete's social system, payment mechanism and establishing multi-tier social system network. Therefore, this requires organizations to promote the allocation of livelihoods and to ensure that athletes achieve the sustainable livelihoods through the system and policy.

A study by Hoffmann et al, (2013) on American footballers suggests that elite athletes need to prepare for the unspectacular life that awaits, them after retirement unless they succeed in becoming professional coaches or TV announcers. The first of these preparations requires the athletes to enter a new occupation in order to secure their livelihood. Unlike ordinary retirees who are at the end of their careers, retired football players are usually quite young and, therefore, need to consider how they earn a livelihood after retirement.

Kaul (2017) conducted a study on the injury and subsequent retirement of eight Indian former national or international players. From the findings, he highlighted the importance of available resources in the form of coping strategies and social support to help smoothen out of sports transition. Among the recommendations provided to athletes was that of having a backup option and education, whether in sport or out of the sport in order to have a stable livelihood after retirement. Therefore, this study investigated whether athletes in Zambia had back up option and education.

2.3 Interventions before and after retirement

In recent years, numerous interventions programs have been developed for athletes in countries around the world with the view that interventions at organizational level might be useful for facilitating the career transition process. The existing programs vary and often include educational modules, workshops, seminars and individual counselling. Wylleman et al. (1999) described that majority of the programs focus on development of transferable skills and life management that can assist athletes in making the transition from life in sport into post career. Therefore, these programs provide athletes with an introduction and development to career planning by focusing mainly on

interest and values exploration, decision making, career awareness, curriculum vitae development, job search strategies and employment search.

Taylor & Ogilvie (1994) highlighted the athlete retirement interventions as essential for helping elite athletes cope with the retirement transition, particularly athletes who experience difficulty adjusting. Various counselling, life skills, career and educational interventions have been developed in several countries, including Australia, USA, New Zealand and Zambia (Gordon, 1995). The majority of the interventions aim to assist elite athletes develop a career or vocational, educational and social skills to support their retirement adjustment (Taylor & Ogilvie, 1994; Anderson & Morris, 2000; Stronach & Adair, 2010) throughout their lives. The intervention is likely to positively impact the cognitive, behavioural and emotional readiness of elite athletes for post-retirement life (Alfermann et al., 2004; Taylor & Ogilvie, 1994). Most of the elite athletes acquire valuable life skills and lifestyle management, which prepare them for life after retirement. Certain interventions directly support athletes seeking employment by connecting them with companies that offer suitable employment opportunities while others provide workshops to enhance the ability of athletes to choose their own career path.

Sports in Zambia is run and managed by the Ministry of Youth Sports and Child Development (MYSCD) with the help of two subordinate organizations, National Sports Council of Zambia (NSCZ) and National Olympic Committee of Zambia (NOCZ). Banda (2013:70) states that,

the ministry has three key departments: the Department of Sports Development (DSD), Department of Youth Development and the Department of Child Affairs. The DSD, as an advisory body to the MSYCD, focuses on policy formulation, coordination and guidance. Responsibility for implementation of sports policy lies with the National Sports Council of Zambia (NSCZ, formerly National Sports Advisory Committee) which was established in 1977. NSCZ is a professional body mandated to run sport in the country, but unfortunately, it is unable to fulfil its role due to funding complications within sport in Zambia because the Government funding meant for the NSCZ is directed to DSD instead. This renders the NSCZ powerless to implement policies for sport among its 43 affiliated National Sports Associations (NSAs). NSAs act as key agencies for

sport disciplines such as the Football Association of Zambia, the Zambia Basketball Association or the Netball Association of Zambia.

The government through the MYSCD as the mother body is in charge of policy formulations and ensuring that the policy is being implemented by the other stakeholders. The National Olympic Committee of Zambia (NOCZ) is an organization that belongs to the Olympic Movement; it was established in 1951 and was recognized by IOC in 1963. The NOCZ was established in 1964 has a mandate to organize the entire nation's elite participation at the Olympic Games, the Commonwealth Games and the All Africa Games. Its mission is to develop, promote and protect the Olympic Movement in Zambia in accordance with the Olympic Charter. Among the programmes and activities is facilitating the development and protection of the athletes (MYSCD, 2019).

Gordon (1995) explains that such interventions are typically managed by government agencies (e.g., in Zambia via National Sports Council of Zambia (NSCZ), national sports associations or federations (e.g. NAZ, FAZ) and National Olympic Committees within specific sports federations (e.g. Zambia National Olympic Committee) independent organizations linked to sports (e.g., Women's Sports Foundations). While some programs address the needs of professional athletes (e.g., FAWUZ), the majority have been developed for elite amateur sports participants (see Table 1.1).

Table 1.1: Overview of selected athlete career interventions currently available

Intervention	Institution/ Organization	Country
Olympic Job Opportunities Programme (OJOP)	Ernst and Young	International
Athlete Career Program	US Olympic Committee	USA
Athlete Life Programme	High Performance Sport New Zealand (HPSNZ)	New Zealand
Hong Kong Athletes Career and Education Programme	Sports Federation and Olympic Committee of Hong Kong, China	Hong Kong, China
Tutorsport (TS)	Autonomous University of Barcelona	Spain
Professional Development Programme	New Zealand Rugby Players Association	New Zealand
Wales Lifestyle Management Programme	Sports Council for Wales	Wales
The Retiring Athlete	Dutch Olympic Committee	The Netherlands
Athlete Career Program	National Olympics Committee of Zambia	Zambia

Source: Lenton (2016)

2.3.1 Career/ educational interventions

Lenton (2016) conducted a study to examine the experiences of elite New Zealand athletes during retirement transition and determine whether current retirement- related assistance in New Zealand was perceived by elite athletes to enhance adjustment to retirement from elite-level sport. The

findings revealed that career/ education interventions were available and highly used by 12 participants who were carded and had access to these interventions. Psychological and emotional interventions were found to be limited or not in existence.

A study by Sullivan (2010) looked at the relationship between academics and athletics. The relationship between educational responsibility, character and athletics were examined. The results indicated that what the student-athletes learn from athletics is responsibility and many life lessons such as accountability, focus, commitment, character, time management, and educational responsibility. A few of the student-athletes indicated that having their coach do periodic grade checks promotes accountability in academics. The results also showed that time management was a key component to being a successful student-athlete and that was one of the most important aspects in the relationship between academics and athletics.

Wylleman, Alfermann and Lavalée (2004) provide an overview of the major developments within this thematic field of research, as well as a description of the pallet of interventions used with athletes in transition. The analysis reveals that the concept of transition is now viewed in a holistic, life-span perspective which spans the post-athletic and athletic career and which includes transitions occurring in the athletic career as well as those occurring in other domains of athletes' lives. This approach is illustrated with a developmental model on transitions faced by athletes at athletic, psychosocial, individual, and academic/vocational level. At the level of interventions, the analysis suggests that the focus in interventions with athletes in transition has shifted to cope with the possible traumatic experience of the termination of the athletic career, to that of career transitions and athlete life skill programs aimed at providing support and education to athletes making non-athletic and athletic transitions.

Gordon et al, (2003) set out to assess the effects of a career assistance program on youth-aged athletes in Western Australia Cricket Association (WACA). They wished to examine the outcomes of a third-party intervention delivered by TMP World-wide (2001). The results indicated that the program helped the athletes with career development in a number of significant ways, such as: increased confidence about decision making abilities, developing the resources and skills to pursue career goals, increased awareness of need for career outside sports and being aware of career options available to them. The most useful aspects of the program were the practical elements such

as preparing for interviews, creating resumes, assessing skills and qualities, understanding work choices and goal settings.

In a report made by Kempf et al. (2014) using SPLISS in Switzerland, the results indicated a total of 91% of the athletes that had expected to get a job after the sports career. This expectation was explained by the fact that 30% of the athletes had a dual career pathway, they combined sport and work. The results show that the low percentage of athletes who consider support for the post-sport career in their country was good. The athletes confirmed having benefited from the support actions in Switzerland, which included the development of a network of professionals, support for education and career coaching, designed to facilitate the necessary adjustments of the athletes after their sports career.

Lavallee et al. (2001) conducted research in Australia to determine the usage levels of the ACE (Athlete Career and Education Program) Australia, identifying athletes' perceived needs, determining their satisfaction with the program and identifying athletes' suggestions for the future. The results revealed that the majority of the athletes (70.7%) reported contact with the ACE program. The most used services were planning/career guidance, professional development workshops in finding / establishing a job, help with school or university, goal setting and time management.

Douglas et al. (2003) conducted a study to evaluate the efficacy of three different retirement planning interventions seminars one year following the intervention. The retirement seminars focused on either (1) financial goal-setting exercises, (2) information about financial planning and investing, or (3) a combination of financial information and goal-setting exercises. The post intervention savings, goal clarity and planning practices were compared across the three groups as well as to individuals who received a memory improvement seminar. Intervention had a moderate influence on the behavior of those who attended the information-only seminar and the strongest impact on those in the combined (information and goals) condition. These findings suggest that the addition of a supplemental goal-setting module can enhance the influence of information-based seminars (the most common form of motivational intervention).

Smith's (1999) study in New Zealand shows that through studies, athletes make a relatively trouble free and smooth transition out of high- performance sport due to the successful utilization of career

transition programs, personalized program delivery methods such as individual and small group counselling. Grove (2005) also notes that learning experiences through workshops, seminars, educational modules, and individual counselling provides athletes with an introduction to career planning and development by focusing on interest and value exploration, decision making, career awareness, interview techniques and job search strategies. On the other hand, Bayer, Bernheim, & Scholz, (2009) found pre-retirement seminars and workshops to be effective for educating individuals regarding financial planning for retirement from the workforce. Therefore, it can be concluded that workshops, seminars, counselling and educational modules are vital tools to implement the retirement interventions. Lenton (2016) and Hawkins & Blann (1996) noted that programs that help athletes to gain actual work experience are highly- desired as a form of career assistance by elite athletes. This would enable the athletes to make a sound decision of what they would like to be after retiring through the developmental skills and experiences from the training offered.

Smith & Mcmanus (2008, p. 47) states that, “the initiation of the Life skills for Elite Athletes Program (LEAP) was prompted by a lack of career options upon sports retirement. Following this, the Athlete and Career Education (ACE) program was established in 1990 and the Olympic Job Opportunity Program (OJOP) in 1992.” Sports organizations offering the Athlete Career Programme should advance the individual and professional support provided with understanding the athletes’ needs (Suutarinen, 2014) to ensure that all the athletes’ needs are catered for. On the other hand, Lavalley & Wylleman (2004) discovered that it is through education that athletes are educated to advance their reasoning and responsibility. Therefore, it is important that elite athletes are educated on how to manage their finances, how to prepare for life after retirement and many other aspects. Considering the importance of the interventions, the International Olympic Committee Manual (2010) emphasizes on providing better support to athletes to enable them to have a balanced life throughout their sports career, and to provide them with the tools and resources that will better prepare them for their transition into life after sport.

2.3.2 Psychological/ emotional interventions

Several studies (e.g. Smith & McManus, 2008; Taylor & Ogilvie, 2001) have noted the importance of psychological interventions as crucial to the adaptation of retirement transition for elite athletes

as many athletes require psychological interventions to cope with the negative experiences which include depression and loneliness. However, some studies indicate a lack of adequate psychological interventions for elite athletes to cope during and after their retirement (Stephan et al., 2003; Lento, 2016). Consequently, the effectiveness of psychological interventions is unknown. To help deal with the retirement experiences, fears and frustrations, the sports psychologists or counsellors can assist athletes through individual counselling or within the context of support group sessions with fellow retired athletes (Smith & McManus, 2008; Taylor & Ogilvie, 1998). Kaul (2017) provided recommendations elicited by the athletes to assist deal with the transition process, which includes assistance from the government, a good team of doctors, including a sports psychologist and having a plan B.

Post-career and post-psychological interventions are very important to help deal with negative psychological and emotional outcomes such as loneliness and depressions (Smith & McManus, 2008). It was observed by Lavalley (2015) that post-retirement counselling assists retired athletes to adjust positively to retirement by learning how to utilize coping skills. Therefore, having adequate social skills, maintaining resilience and a sufficient level of self-esteem is crucial for successful adjustment (Smith & McManus, 2008; Taylor & Ogilvie, 2001). Countries like New Zealand provide Athlete Life Programme (ALP) interventions that include the post-career assistance for retired athletes. However, it is not known as to whether Zambia has post-career and psychological assistance or not because of the shortage of research in this area. Thus, the need for conducting this study.

Athletes who have access to the retirement interventions during and after their career experience fewer difficulties during retirement. Therefore, in order to ensure that the retirement interventions are effectively implemented, sports organizations need to share responsibilities. Santos et al (2016, p. 144) state that, “the official sports organizations must share responsibilities in helping the management of athletes’ life after the career through mentoring programs, education and other intervention support. The sports structure in the athlete’s environment must be able to effectively assist their efforts so that they can overcome these challenges as best as possible.” This entails that each stakeholder is responsible for their assigned duty, hence increasing the effectiveness of the programs. However, Brown et al. (2018) discovered that athletes frequently reported a lack of organizational support, leading them to feel used and abandoned as they struggled alone with their

transition. Therefore, it is imperative to investigate the interventions that the sports organizations offer to the elite athletes in Zambia.

2.4 Challenges Organizations face in implementing interventions

In many countries, different organizations are faced with a lot of challenges in implementing retirement interventions. According to Gorely Et al. (1998) and Lavallee et al. (1997) cited in Lenton (2016); the challenges include financial constraints which lead to wider retirement concerns often being neglected.

A study conducted by Lathaa & Prabhakarb (2010) discusses some of the common problems faced by the NGOs in implementing their goal and to give some remedies to overcome these problems. In their discussion, it is revealed that some of the problems NGOs face include: paucity of funds to implement certain programs; lack of dedicated leadership; misuse and misappropriation of funds received as grants; inadequate trained personnel; lack of public participation; lack of coordination; and lack of volunteerism/ social work among youths. It was recommended that the government, the leaders, the donors, the politicians and the people should support these organizations and help them to solve their problems at the grass-root level.

Bromideh (2011) conducted a study to critically provide the major issues involved in NGO management with an emphasis on four NGOs working in Iran as a proxy for developing countries. It was concluded that the challenges that NGOs face can be categorized into two main groups: inter- NGO and intra- NGO. The first category includes all internal or within organizational issues that NGO bear, including financial matters (keeping a trusted and confident relation with the sponsors and donors), human resource (in particular administration and expertise), management skills, inadequate long-term strategic planning and internal communication as the main issues within the NGO. The second group of challenges falls into subgroups of challenges and have either international or national scope. Unstable relationship with governmental organizations, registration and poor interaction with private sectors as most important challenging issues at national level and political, religion, financial and internationalization crisis at international level. The study relies on the assumption that the results provide the management team of NGOs with a realistic approach for understanding the challenges that NGOs face. However, the results were generalized to a larger extent for all the NGOs not only in Iran but also in developing countries.

A qualitative study conducted by Strommen (2018) identified challenges to family eldercare provision from the perspective of both community stakeholders and caregivers. The study identified five challenges namely: insufficient access to respite care, financial burden of providing eldercare, lack of knowledge and training on care provision, difficulty finding and navigating available services and programs and challenges related to environmental context of caregiving.

The Madrid Plan (2011) emphasizes the critical role of governments in “promoting, providing and ensuring access to basic social services, bearing in mind the specific needs of older persons”. It aimed at portraying government action, as the key duty bearer towards older persons, since the 2002 Second World Assembly on Ageing. The Madrid plan has three Priority Directions: 1. Advancing health and well-being into old age; 2. older persons and development; and 3. Ensuring enabling and supportive environments. It clearly shows how important it is to take coordinated action on all of the three priority directions and that other stakeholders should play their role alongside governments in achieving the Madrid Plan objectives. Examples from the case studies and across the regions illustrate that changes in policies and practices alone are not sufficient to successfully implement any commitments made to adjust our societies to an ageing world. Therefore, attitudes must change too –the Political Declaration recognizes and calls for “changes in attitudes, policies and practices”. The report can, therefore, be viewed as a preparation for other countries to review their own national actions in order to improve the lives of older people.

In the sports sector, a conceptual framework was developed by De Bosscher et al. (2010) for making worldwide comparisons of elite sports policies, named Sports Policy factors- Leading to International Sporting Success (SPLISS). Considering this model, nine policy areas or pillars were designed to incorporate a relevant influence on worldwide sporting success. The pillars or policy areas include; pillar 1, financial support; pillar 2, integrated approach to policy development; pillar 3, participation in sports; pillar 4, talent identification and development system; pillar 5, athletic and post career support; pillar 6, training facilities; pillar 7, coaching provision and coach development; pillar 8, international competition and pillar 9, scientific research (De Bosscher et al. 2009; De Bosscher et al., 2010; SPLISS, 2015). Among the pillars is support for career and retirement of athletes, which is directly linked to the preparation of elite athletes for retirement and life after retirement.

Santos et al. (2016, p.143) consider that the SPLISS is developed for nations to assess their own policies for the improvement of the sport across the pillars and that critical successful factors related to the support system in athlete's transition to retirement can establish a comparative analysis with other countries. Among the countries that have athlete career programs in their policies are two African countries, South Africa and Botswana. South Africa has combined the sports council and Olympic Committee to form South African Sports Confederation and Olympic Committee (SASCOC) which recognizes that athletes are a main component of the sport that have a short athletic career, thus, the importance to develop the athletes holistically for example, through life skills (The white paper on sports and recreation, 2012). In Botswana, the Botswana National Sport Council (BNSC) and Botswana National Olympic Committee (BNOC) work separately just like Zambia. However, BNOC has a direct responsibility to encourage the development of high performance sport and ensure that all strategies and programs for elite development are athlete centered (National Sports and Recreation Policy for Botswana, 2001). Thus, in the current study, investigations were made on the possible challenges that the sports organizations face, considering that the Zambian National Sports Policy has no guidelines on the athlete career programs.

2.5 Summary

In this chapter, numerous models and theories have been utilized to examine athlete retirement-related literature. The major reasons for athletic retirement were described. The current consensus is that most athletic retirements are voluntary (free will) or involuntary (due to injury, age, deselection or poor performance) in nature. Many athletes experience loss of self-esteem, status and so, they struggle to maintain their social identity in society. Elite athletes who retired involuntarily are more likely to experience retirement distress than those who retired voluntarily. Coping resources such as pre- retirement planning and social support fosters positive retirement experience. Positive and negative responses to retirement and the athletes' livelihood potentially experienced during their transition were discussed in this review. Athlete retirement interventions provide vocational and career planning support to the athletes in many countries. In Zambia, there are several interventions available to support retirement of the elite Zambian athletes. However, there is scant Zambian- based evidence regarding retirement of athletes and the effectiveness of the available interventions. Therefore, exploration of the livelihood experience of retired athletes in career transition, the perception of the effectiveness of the retirement interventions offered by

sports organizations and the challenges that sports organizations face in implementing the retirement interventions remain largely unclear and justify the rationale for the present study.

CHAPTER THREE: RESEARCH METHODOLOGY

3.0 Overview

This chapter discusses the research methodology that was used in this study. This study adopted the qualitative method approach to analyze the experiences and livelihood of retired Zambian athletes, the available pre- and post- retirement interventions received by retired athletes and the pre- and post- retirement interventions offered by sports organizations. Researchers use several different approaches to study issues related to athletes' career transition based on their orientation and on the issue at stake. In this chapter, the researcher explains how descriptive phenomenological inquiry was selected as the methodology in the study as well as how it guided the direction and the procedures. In addition, the chapter explains the epistemology and methodology of qualitative approaches and the ethical principles which guided the research processes.

3.1 Research Paradigm

According to Creswell and Plano Clark (2011, p.21) a paradigm is defined as “assumptions a researcher makes about reality, how knowledge is obtained and the methods of gaining knowledge”. This study was influenced by the constructivism paradigm because of its ability to understand or explain the complex “lifeworld” (construction of meaning, values and lived experiences) from the research participants' own perspectives (Denscombe, 2002). In this study, the lived experiences of retired athletes are understood from a lifeworld approach originating from the writing of Husserl (Dahlberg, Dahlberg & Nyström, 2008). The lifeworld formed the philosophical assumptions consisting of epistemological (the nature of knowledge) and ontological (nature of reality) foundation for understanding the lived experiences of the retired elite athletes.

According to Guba and Lincoln (1989:83) ontological assumptions are those that respond to questions such as, ‘what is there that can be known?’ or ‘what is the nature of reality?’ This study uses an ontology which is essentially of a social world of meanings. In this world, the researcher had to assume that the world they investigate is a world populated by human beings who have their own views, interpretations and meanings. The investigation of this world is clearly manifested in the researchers' use of the different research methods and techniques of the descriptive design such athletes' and the sports organizations' feelings, and inner thoughts. Moreover, using

phenomenological design as a method of the present study focuses the participant's opinions, feelings, experiences and inner thoughts of the participants.

The epistemological stance used in this study is constructionism. Crotty (2003, p.42) defines constructivism as “the view that all knowledge and therefore all meaningful reality is contingent upon human practices, being constructed in and out of interaction between human beings and their world and developed and transmitted within an essentially social context.” Therefore, meaning is constructed and not discovered. There are several reasons why constructionism is the epistemological stance of the study. First, the researcher was trying to find an answer to the question “What were the livelihood experiences of retired elite Zambian athletes after retirement? Second, the construction of meaning is transmitted within an essentially social context that is shown in the interviews. Finally, constructionists view that there is no valid or true interpretation. This is represented in the conclusion as the researcher suggests new directions for the career interventions in particular.

3.1 Approach

The study adopted the qualitative method approach to analyze the experiences and livelihood of retired Zambian athletes, the available pre- and post- retirement interventions received by retired athletes and the pre- and post- retirement interventions offered by sports organizations. Kerr and Dacyshyn (2000) contend that through the use of qualitative research, the full experience of athletes during retirement would be better understood. Utilizing this approach enabled the rich descriptions, themes and patterns to emerge and develop.

3.2 Research Design

To attend to the problem stated above, this study used a phenomenological design under the qualitative method. Patton (1990) notes that qualitative methodological approaches tend to be grounded in recognition of the subjective, experiential world- life of human beings and description of their in-depth experiences. To accomplish this, phenomenology attempts to understand people's perceptions and understanding of a particular phenomenon was used (Sloan & Bowe, 2014). Phenomenology focuses on the perception of the ‘things in their appearing’ or peoples' perceptions of the world (Langdridge, 2007). As a research methodology, one follows a set of stages that

require the researcher to collect the data, analyze it and report the findings. Descriptive phenomenology paradigm guided this study because the researcher wanted to understand the phenomena from the lived experiences of elite athletes and sports organizations with regard to the intervention programs offered to elite athletes during their active career life and in their retirement period.

Descriptive phenomenology was used in this study for several reasons. First, from a descriptive viewpoint, “one has the technique of ‘bracketing off’ influences around a phenomenon to get to the essences. The focus of descriptive phenomenology is the correlation of the noema of experience (the ‘what’) and the noesis (the ‘how it is experienced’)” (Sloan & Bowe, 2014, p. 9). Secondly, people actively construct their own social world – “they are not ‘the cultural dopes’ or ‘the passive dolls’ of positivism” (Becker, 1970), therefore, descriptive phenomenology design gave the participants liberty to express their views openly. Thirdly, “the social world is studied in its natural state without the intervention of, or the manipulation by the researcher.” (Hamersley & Atkinson, 1983). Furthermore, Cohen et al. (2002:22) advocate the use of the theoretical perspective stating that individuals are unique and largely non-generalizable; situations need to be examined through the eyes of the participants, rather than the researcher; and there are multiple interpretations of, and perspectives on, single situations and events.

3.3 Target Population

The target population for this study included all retired elite athletes who were once professional athletes from FAZ, NAZ, PBWBC and ZAAA. The population also included the general secretaries from FAZ, NAZ, FAWUZ, NOCZ, NSCZ, PBWBC and ZAAA. The nature of the study concerning athletes’ experiences and retirement interventions made it necessary for the researcher to focus on participants who were in key positions in implementing retirement interventions and the beneficiaries of the retirement interventions (elite athletes). These were the people considered to have information on the implementation of retirement interventions in sports organizations to the elite athletes before and after retirement.

3.4 Study Sample

The reason for choosing the seven sports organizations was because they have been in existence for long and have a huge number of athletes associated with them. Therefore, the sample for this study consisted of 16 respondents who were purposively selected. The sample consisted of seven general secretaries, one from each sports organization; two retired athletes from the PBWBC, three retired athletes from ZAAA, two retired athletes from NAZ and two retired athletes from FAZ. Below is information on the retired athletes who took part in the study (Table 2.1).

Table 2.1: Retired athletes' information

Athlete	Gender	Marital status	Sports	Dual career	Retirement type	Ready for retirement
1	Female	-	Boxing	No	Voluntary	Yes
2	Female	D	Netball	No	Involuntary	No
3	Male	M	Football	No	Involuntary	No
4	Male	M	Athletics	Yes	Voluntary	Yes
5	Female	-	Netball	Yes	Voluntary	Yes
6	Male	M	Football	No	Voluntary	Yes
7	Male	M	Boxing	No	Voluntary	Yes
8	Female	M	Athletics	Yes	Voluntary	Yes
9	Male	M	Athletics	Yes	Involuntary	Yes

3.5 Sampling Procedure

In this study, purposive sampling was employed in identifying and selecting knowledgeable and experienced participants who understood the central phenomenon for the action of interest (Flick, 2009). The idea was to purposefully select informants who were “information rich” and would answer the research questions (Patton, 1990). In this case, the characteristics of individuals were used as the basis for the selection of the research participants. In particular, the expert purposive sampling was employed to enable selected general secretaries. This was in order for the researcher to amass opinions or assessments from informants with a high degree of knowledge and experience in the field. Therefore, one general secretary from each sports organizations that offered retirement intervention programs was targeted. The general secretaries, being the public face of the organization and are responsible for its office leadership and giving direction and clarity to the organization’s strategies and policy development, were knowledgeable on the subject matter.

Retired elite athletes from four selected sports associations (FAZ, NAZ, PBWCD and ZAAA) were also purposively targeted in order for the researcher to get a wide range of information based on their attributes, experiences and views regarding their retirement transition process. It was also because they were beneficiaries of the retirement interventions offered by the sports organizations during their career. The researcher involved convenient sampling by selecting elite retired athletes who showed willingness to participate in the study. The strengths of convenient sampling are that it is cheap, efficient and simple to implement, however, the sample lacks clear generalizability. This was done on the assumption that it was going to be unethical to force individuals to participate in the study. It was also a way of getting a sample that would willingly express their views and experiences.

3.6 Research Instruments

The research instruments used to collect the primary and secondary data was the interview guide and document, respectively. Below is a description of each method.

3.6.1 Semi- structured interview guide

Interviews guides are described as a primary means for collecting information for a phenomenological inquiry. The essential point is to describe the meaning of phenomenon for a

minimal number of individuals who have experienced the phenomenon and describe the meaning of a phenomenon (Creswell, 2007). The primary technique used in conducting in-depth semi-structured interviews with two groups of respondents which included the general secretaries and retired elite athletes was to compare the accuracy of the information. Thus, the interview guide included open-ended questions which could facilitate further probing.

The in-depth semi-structured interview guide, produced and structured based on the Taylor and Ogilvie's (1994) conceptual model of adaptation to retirement (see Appendix C) was one of the instruments used to collect data from the general secretaries and the retired elite athletes in this study. The interview guide consisted of oral questions asked by the interviewer and oral responses made by the research participants. It typically involved one respondent at a time. The respondents' own words, and their responses were recorded by the interviewer using the phone recorder, for later transcription. While the participants were expressing themselves, the researcher took handwritten notes as well in order to probe for more information.

Taylor & Bogdan (1998) suggest conducting in-depth semi-structured interview as it allows the researcher to understand the participants' experiences of a phenomenon and the meanings they attribute to it. Therefore, an in depth semi-structured interview guide was used for objectives one, two and three because they were flexible and allowed probing during interviews. They fit a constructivist approach, where participants were able to share their own lived experiences rather than having to respond to or confirm what the current literature has identified (Shaw & Hoerber, 2016). The researcher used semi-structured interviews in order to probe more on the issues of the elite athletes' retirement experiences, the retirement interventions received and offered by the sports organizations. During the interview process, the researcher was able to probe further as well as to counter check some of the interesting and major issues arising from the responses.

Taylor & Bogdan (1998) suggest conducting in depth semi-structured interviews as it allows researchers to understand the participants' experiences of a phenomenon and the meanings they attribute to it. In-depth semi structured interviews were particularly beneficial for the topic, as participants were afforded the flexibility to focus on aspects of their experience they felt was important.

The advantage of the interview guide is that it basically ensures that the same information is obtained from a number of people by covering the same material. The interview guide aids interviewing across a number of different people more comprehensive and systematic by delimiting in advance the issue or issues to be explored (Creswell, 2012). The content of the interview guide was centered on the research questions in line with the research objectives. The interviews were conducted wherever the respondents felt most comfortable and convenient. However, all the general secretaries preferred to use their offices. This worked to the advantage of the interview because they could access information from their files and computers, which were readily available in the offices.

3.6.2 Document Analysis

Hefferman (2013) describes document analysis as an instrument used when analyzing data through examination of secondary sources like policy documents, newspapers, magazines relevant to a particular study. He further notes that documentations provide more information and proof of what has or has not been done. Document analysis was used to collect data for objective two (see Appendix D). Another similar view by Weiss (1998) about document sources is that they provide a useful check on information gathered from the interviews; they provide convincing answers to questions. Guba & Lincoln (1994) also support the view that documents serve as checks and balances to the truth and falsity of the information obtained from interviews.

3.7 Data Collection Procedure

For data collection, the researcher was issued with the research code of ethics by the University of Zambia Ethical Committee to maintaining confidentiality and privacy of participants throughout the research. Consent was further sort from the Ministry of Youth Sports and Child Development (MYSCD) and the sports organization to continue with the data collection. The sports administrators and retired athletes were approached and given information regarding the nature and rationale of the research. Some retired athletes were approached during their free time at their place of choice and while others were interviewed by phone due to the spread of Coronavirus. Consent was sought from respondents and they were guaranteed anonymity of their identity. As earlier mentioned, the researcher used the descriptive research approach and had adopted expert purposive sampling and convenient sampling techniques. The participants for the study were

contacted and selected through personal contacts and social networking through the sports associations (Weaks, 2002). Face-to-face or phone in-depth unstructured interviews were conducted to former elite athletes. The general secretaries preferred to use their offices and this worked to the advantage of the interview because they could access information from their files and computers which were readily available in the offices. In this type of interview, the researcher had a chance to obtain the opinions, views, perceptions and experiences from interviewees (retired athletes and general secretaries). The nature of semi-structured interviews allowed and enabled the researcher to prepare a thematic guide with small bulleted questions to be covered with each participant in one sitting (Polit & Beck, 2008).

This study made use of document sources for research objective two. The document sources consisted largely of the sports organizations annual reports, the Professional Boxing and Wrestling Control Board Act, chapter 156 of the Laws of Zambia and newspapers. These were used to compare with the information that the general secretaries gave during the interviews, especially on the interventions that they offered either through workshops or seminars. However, Patton (2002) warns that existing documents should be used with cautiousness. It is essential to determine their accuracy and authenticity before using them, as it is possible that the information that organizations publish to members of the public might differ from that which they keep in their own files (Mason, 2002; Patton, 2002). As these authors indicated, in order to ensure authenticity and accuracy of the documents, the researcher used triangulation of the information from the documents sources to the interview data from other sports organizations and the interviews from the retired elite athletes. Triangulation of data sources was used to prove the trustworthiness of the data that was collected from the sports organizations and elite athletes (Lincoln & Cuba, 2000). Triangulation of data was helpful to determine whether the information from sports organizations based on the interventions they offered was the same as the interventions the retired athletes received and the effect they had on their livelihood after retirement.

The interviews were audio-taped (with permission from the participants) so as to preserve an account of the interview which could be replayed for analytical purposes. Anonymity was assured during the course of recording. Participants were also reminded of their right to withdraw from the study or terminate the interview at any time before commencing the session.

3.8 Data Analysis

Qualitative interviews yield a massive volume of data when well conducted which requires to be analyzed in order to condense the voluminous data. Therefore, this study utilized Taylor & Ogilvie's (1994) conceptual model of adaptation to retirement to analyse data from the in-depth semi- structured interview and document review. Thematic analysis, which involves identifying, analyzing, and reporting themes or patterns within the qualitative data that were important and interesting (Hall & Hall, 2004; Braun & Clarke, 2006; Maguire & Delahunt, 2017). Was used to analyse the data to achieve this, a six- phase framework was used to guide the research for doing a thematic analysis. (Table 3.1)

Table 3.1 Braun and Clarke's six- phase framework for doing a thematic analysis

Step 1: Become familiar with the data	Step 4: Review themes
Step 2: Generate initial codes	Step 5: Define themes
Step 3: Search for themes	Step 6: Write-up

In the first phase, the researcher got familiar with the depth and breadth of the entire body of data from the interviews and transcribed it (Braun & Clarke, 2006; Maguire & Delahunt, 2017). Conversations were recorded, transcribed and saved as data for the researcher to draw upon reflections, discussions and interpretations of the experiences in order to provide rich and holistic analysis of lived experiences in sport (Rich & Misener, 2017). The transcripts were checked back against the original audio recordings for accuracy (Braun & Clarke, 2006; Maguire & Delahunt, 2017). During the second phase, data was organized in a meaningful and systematic way. The data was then coded separately into small chunks of meaning based on the set perspective and research questions. The codes were compared and modified if need be. In the third phase, the codes were examined to clearly fit together into specific themes and sub-themes that say something specific about the research questions.

In the fourth phase, the themes at phase three (3) were reviewed, modified and developed. All the data relevant to each theme was gathered together. The researcher re- read the data associated with

the themes and considered how valid it was compared to the entire data set and to code any additional data within the themes that might have been missed in earlier coding stages. At the fifth phase, the themes were defined and refined. The aim was to “... identify the ‘essence’ of what each theme was about” Braun & Clarke (2006, p. 92). In this analysis, ‘experiences of retired athletes and their views on athlete career transition’ is an overarching theme that was rooted in the other themes which are related. The feedback clearly and consistently shows the effective feedback and concrete suggestions about how current practices could be improved, with regards to the experiences that were faced by elite retired athletes. Finally, the sixth phase involved writing a dissertation on the findings and convincing the reader of the merit and validity of the analysis. The analysis provides a concise, coherent, non- repetitive, logical and interesting account of the data within and across themes with significant evidence.

3.9 Trustworthiness of the data

The researcher made efforts to ensure that data reduction and analysis were trustworthy. Here the criteria used in this study to ensure the trustworthiness of the data were the four primary forms, mainly: credibility, transferability, dependability and confirmability.

3.9.1 Credibility

To ensure that the data was credible, the researcher used triangulation of the data, by converging different sources of data (interviews and documents) and further, getting feedback from the participants on the accuracy of the data from both the retired athletes and the sports organizations.

3.9.2 Transferability

The findings of this study are transferable and applicable to other contexts with similar situations, populations and phenomena in that the information that was collected from different athletes and sports organizations showed a similar situation and phenomenon regarding athletes’ retirement transition.

3.9.3 Dependability

The findings of this study are dependable because the researcher shared some copies of the data collected with the participants so as to countercheck the accuracy of the data that was collected.

The researcher also worked closely with the supervisors who reviewed and examined the research process and the data analysis until consensus was achieved, this was in order to ensure that the findings were consistent and could be repeated by other researchers.

3.9.4 Confirmability

The results of this study are accurate in that they are based on the participants' responses and not any potential bias or personal motivations of the researcher to fit a certain narrative. Additionally, to ensure that confirmability was attained, research used a thematic analysis at the latent level because this level goes beyond the content of the data and starts to identify or examine the underlying ideas, assumptions and conceptualizations- and ideologies. It seeks to identify the features that give it a particular form and meaning. Thus, the development of themes themselves involved interpretative work and the analysis that was created was not just descriptive, but already theorized (Braun & Clarke, 2006; Maguire & Delahunt, 2017).

3.10 Ethical considerations

Ethics are concerned with ensuring that the well-being and the interests of research participants are not harmed as a result of research being done (Lankshear & Knobel, 2004). Therefore, this study paid attention to ethical considerations that were meant to protect the participants involved in the research. The researcher was governed by the research code of ethics of the University of Zambia ethical committee in maintaining confidentiality and privacy of other participants.

The research had to seek consent from the participants who took part in the study, they were provided with sufficient information about the research and it was made sure that the respondents took part in the study out of free will without force of any kind. This was because some informants may feel embarrassed by their opinions and experiences (Patton, 2002) especially if they are not doing well after their retirement transition.

In every research study, the researcher has the duty of assuring the privacy of the research participants (Patton, 2002) in order for them not to be easily identified in a research project. In the first place, the researcher assured the retired elite athletes that their identity would be anonymous, especially the ones who might have thought that expressing their views on the interventions they

received from the sports organizations may ruin their identity. This was meant to minimize negative repercussions for participants in light of the outcomes of the study.

Assuring confidentiality and anonymity may be quite difficult to put into practice in some studies. Especially in cases where some organizations or respondents may be readily recognizable (Frankfort-Nachmias & Nachmias, 1992). In this study, efforts were made to ensure that the readers did not easily identify the participants. However, it was pointed out to participants, especially the general secretaries from the sports organizations, of the possibility of them being identified even though their names were not used. The participants were asked if they were still willing to be part of the study.

3.11 Summary

The phenomenological approach under qualitative methods employed in this study helped to collect data in various settings. The qualitative procedure, data collection and analysis framework were used to constitute the methodology of this study. Different research tools were used to supplement one another and enhance the validity and reliability of the research instruments. The next chapter presents the research findings.

CHAPTER FOUR: PRESENTATION OF RESULTS

4.0 Overview

This chapter is devoted to the presentation of research findings. Rudestam and Newton (2001) explain that results chapters begin with a description of the sample from which the data was collected by giving, for example, demographic details relating to respondents or participants before presenting findings for each research question. This is what has been done in presenting the findings of this study. The purpose of the study was to explore the experiences and livelihood of retired athletes in career transition based on the retirement interventions offered by sports organizations during and after retirement. The information gathered was used to address the following research concerns: experiences of retired athletes and their views on athlete career transition; available retirement interventions received before and after retirement; and the pre- and post- retirement interventions provided by sports organizations. To address the concerns, the data was collected through semi-structured interviews and document analysis, which were administered and collected from the various sports organizations and retired athletes from athletics, netball, football and boxing. The data from interviews and document analysis provided several themes, but the analysis was narrowed only to those which related to and answered the research questions of the study.

4.1 Brief profile of athlete participants

All the groups that took part in the study were requested to provide background data before they took part in the interviews. Below is a brief profile of each athlete participant, including his or her retirement transition experience. It is evident that the driving force for sport retirement transition is a function of two major factors: involuntary (being forced by circumstances to retire) and voluntary (making a decision to willingly retire). Athletes who retired voluntarily express much

higher levels of positive retirement compared to those who retired involuntarily. It is likely that if they retired before they had expected to, they may not have completed psychological or financial preparations for retirement, they make a special effort to successfully adapt to new requirements leading to negative retirement (athletes experience psychological distress of feeling stressed, devastated and, in some cases, isolated).

Athlete one (1) is a 33-year-old retired boxer. She started her career in 2003 when she was a marketer. She retired in 2012. Athlete one (1) represented the country very well at international level and won a world boxing championship. She had a positive retirement and is happy with what she is doing currently although she is not really happy to have made a decision to retire from competitive sports due to a hiatus in her career.

Athlete two (2) is a 39-year-old retired netball player. She started playing netball at the age of 9 under community sports organized by Zambia Consolidated Copper Mines (ZCCM). After completing her senior secondary school, she was picked by Leopards netball team sponsored by Zambia Prisons (now called Zambia Correctional Services). Athlete (2) represented the country at the All Africa Games in 2011 and the World Cup in 2015. She involuntarily retired from competitive netball in 2015, but she is happy with her retirement, especially that she had a dual career.

Athlete three (3) retired from football as a goalkeeper; he is 34 years old. He started his career as an inside player and later transitioned to goalkeeping. He started his career in 1993 and played for the Zambian National Team from 2004 to 2013 when he retired. He represented the country at the African Cup of Nations in 2012. After retirement, he was offered employment by the Zambia Air Force as a coach. Therefore, he is happy with his retirement transition, especially that he is still within football cycles.

Athlete four (4) is a retired track and field event athlete. The athlete started his career at primary school and during his time at secondary school, represented his school at inter-school, inter- district and inter- provincial competitions. He was later introduced to the Nkana Amateur Athletics Club at ZAAA level. Athlete (4) represented Zambia at Olympic Games and World Championships. He retired voluntarily and had a positive retirement.

Athlete five (5) is a 36-year-old netball retiree. She started playing netball when she was six years old and later upgraded to the Midlands League. She joined the National Team in 2008 and participated in All Africa Games and the World Cup. She was made to retire in 2015 because she was becoming slow for her position. Her retirement was positive because she was ready at that time and she was in employment.

Athlete six (6) is a 39-year-old retired footballer. He started his football career in 1990 with the youths under 8 in his community. He played football under community sports from 1994 and in 1995 he started training with Kabwe Warriors Football Clubs. In 1997, he graduated into Under-20 National Team until he represented the country in the FIFA Under-20 World-Cup in 2017. Athlete (6) retired voluntarily and he had a positive retirement.

Athlete seven (7) is a retired boxer. He started his career in Chingola, on the Copperbelt Province when ZCCM used to run clubs. He started his boxing career in 1974. He later joined Green Buffaloes Football Club in Lusaka as an amateur boxer. He participated in All Africa Games, East and Central African Championships, European Championship, Commonwealth Games, and Olympic Games where he reached quarter finals. He later turned professional and quit his job as a soldier. In 2000, he retired to become a boxing promoter. He had a negative retirement.

Athlete eight (8) is a retired track event runner; she started her career in 1989 through school sports during her primary school level in Chingola on the Copperbelt. During her time at secondary school, she participated in football, but later concentrated on track events. When she completed her secondary school education, she was offered a job by Zambia Air Force (ZAF) as a soldier. She represented the country in various events and later decided to retire in 2015. Athlete (8) had a positive retirement because she was employed by ZAF as a soldier.

Athlete nine (9) is a 58-year-old sprinter. He started his career during his primary school and continued at the secondary school where he perfected his athletic career. He used to participate in inter-schools, inter-districts and at inter-provincial championships at that time. He represented the country in the Summer Olympics Games, Commonwealth Games, African Championship and World Cup, among other competitions. He retired from active running involuntarily due to injuries. He first thought that he had a negative retirement, but later realized that it was a positive retirement because he had no secured employment at the time of retirement.

4.2 Livelihood experiences of retired elite athletes

The first research question sought to explore the experiences of retired athletes and their opinions regarding athlete career transition. This research question was very important for this study because the relevance of the athletes' experience was vital to examining the athlete retirement interventions that were provided and that they received. In order to answer the question, the researcher got information from retired footballers, boxers, netballers, track and field event athletes who were key to answering the research question. Retired athletes were asked to describe their experiences in career retirement transition, their livelihood after retiring and possible advice to future retiring athletes. The study observed four major themes which were derived from the interviews with athletes: *types of retirement; pre-retirement planning; positive and negative retirement transition experience; athlete livelihood outside sports and retired athletes' advice to future retiring athletes* as critical in elite athletes' retirement transition.

4.2.1 Type of Retirement

The retired athletes were asked to describe the type of retirement they had. From the data collected, two sub-themes emerged, namely: voluntary and involuntary retirement. All of the participants claimed that combination of factors under both voluntary and involuntary retirement led to their retirement.

4.2.1.1 Voluntary retirement

Voluntary retirement was identified by athlete 4, 6 and 7. These were the athletes that willingly decided to retire as noted below:

I was asked to choose either to continue playing or become a coach. I weighed the options, depending on where I had a longer life span. I also had contracts from Iran and Iraq to be a player but with the help of my wife, we decided to settle down and I rejected the offers. (Participant 6)

I just thought of training other athletes to take up my position and to give chance to the upcoming athletes. (Participant 7)

4.2.1.2 Involuntary retirement

Involuntary retirement was identified by six participants as a contributing factor to their decision for retiring. The participants gave different reasons for their retirement. The three participants reported that they decided to retire because injury abruptly impaired their ability to perform at the highest level, two reported that they decided to retire because of age and poor performance, while one reported that he/she retired because of the experiences he/she had during the athletic time as shown below:

I retired because of injuries, I was told that I had foot metatarsal injury, so that led to my retirement. (Participant 3)

I retired because I had an injury which started in 2012, it was a knee injury, but it became worse after the FIFA Under 20 World Cup so I had to go for medical checkup and my ligaments were torn so I had to retire. (Participant 2)

Actually, I had a bone problem with the second toe on the right leg and a knee problem... Just after recovering, a few months later I was sent for a coaching course in German and that is how I straight went into retirement from active running. (Participant 9)

I retired because of my age and I was becoming slow. I couldn't manage in an international team. (Participant 5)

Why I had to retire is because I had to assess myself, I had to see that my performance was declining. By that time, we had a few promoters and my promoter encouraged me to hug up the gloves and open an academy so that I could help groom the little ones. (Participant 8)

What made me decide to retire is that something strange happened to me after my competition... I later decided to retire because of my experience. (Participant 1)

4.2.2 Pre- retirement planning

The athletes were asked if they had prepared for their retirement in any way and the measures they had put in place in case they retired. All the participants reported that they had pre- planned

for their retirement in some way (e.g. career planning). One of the participants mentioned that they were interested in doing something within the sports field prior to retiring (e.g. coaching) to help them remain within the sports circles, as noted below.

I did something within the football circles as a coach [after retiring] ... it opened a door for me that led to my employment. (Participant 3)

One of the participants reported that she was in control of her finances and started investing it in different businesses before her retirement, as noted below.

From the time I started my career, no one has ever told me how to use my money, I have always used my money wisely through investments and pray for God's wisdom. Am doing fine, with my business, I have used my money wisely. (Participant 1)

Three of the participants reported that they had a dual career pathway during the time of active participation in sports. Three of the participants reported that they were employed by government military forces. Nevertheless, all the participants did courses that were within their sports circles in order to help them adjust to the transition by having various challenges to focus on, as noted below.

I was employed in 2008 by the Zambian Army ... before retiring, I did an umpiring course. (Participant 5)

I was employed in 2000, as an officer in the Zambia Correctional Service... My employment made me secure, even after the injury I had assurance that I would one day play netball again. (Participant 2)

Yes, I planned for my retirement. I was already employed by ZAF and I did my international technical officiating course to enable me to transition from running to officiating. Away from athletics, I had also done a teaching methodology course which has really helped me to train soldiers at various schools of our Defence forces. (Participant 8)

One of the retired athletes reported that he/she had pre-planned for their retirement, but their decision to quit the Army affected his/her pre-planned retirement.

I planned to retire, but my quitting from the Army wasn't good because I had not yet reached the ten working years that is allowed for someone to resign. So this meant that, I had to pay the Army for breaching the Army's condition of service. (Participant 7)

One of the participants reported that he was a government officer during his career. He was balancing between his athletic career and working to support his family.

I was a government officer during active running and when I did all my courses (directors courses, world athletic coaching course, instructors course and IOC athletes 365 online course), Actually, that's why I was inspired, if I didn't have this job, just running it was not going to work out. With my job, at least I was secured, especially with the presence of my family. (Participant 9)

One of the athletes that reported to have had a dual career pathway reported that he pre-planned for his retirement as he balanced between school and his athletic career, as shown below.

Well, yes, I pre-planned for my retirement because I went to school, I knew that at some point I will stop running and I will need something to do, that's why I got my diploma and degree so that I can get back to them, even though that was the last thing on my mind... So during that time, of course, I excelled at world level athletics and I became one of the best in the world, but meanwhile when it was time to go to school, I would go to school. Remember, I was still on scholarship. (Participant 4)

4.2.3 Unpleasant and Pleasant Retirement Transition Experiences

The athletes were asked to discuss in detail whether their retirement was a positive or negative experience. They were further asked to mention the social support they received outside the sporting environment. Three themes emerged, including positive retirement, negative retirement and family and friends support.

4.2.3.1 Pleasant Retirement Experience

Four participants reported that they at least had a pleasant retirement experience because they had achieved personal development during their career. They were working, and had a qualification through training and education. They felt that they could easily secure a job in case of anything, as mentioned below:

It was a positive retirement, I was working and I continued with umpiring.
(Participant 5)

I would say it was a positive retirement because, firstly, I was educated. My coach was my mentor and he taught me what to do and what I should do. When I had money, I bought property, I had a house. I can say it was a positive one; if the worst comes to the worse, I can apply for employment. (Participant 4)

It's something that I say wow! It was a good retirement, at the right moment because, through my experience, I have gone through a lot of capable hands. I have worked with many coaches and I had the exposure. I have learnt a lot of philosophies from different experienced coaches. I was later appointed to be a physical trainer and assistant coach for the Zambia National Team. (Participant 6)

Actually, I should say it is a positive one because despite not running, I have achieved more in officiating and coaching. It is an achievement for me in a positive way (Participant 8).

One participant reported feeling excited about their personal development after retiring, as revealed below:

I wouldn't say it was negative because my retirement was at a time I was in touch with a lot of people. It was a transition where I left the field to become a coach and I was surrounded by people who were supportive, qualified and experienced to take me in the coaching field. It was an instant transition even though I dreamt of going for the World Cup (Participant 3).

4.2.3.2 Unpleasant Retirement Experience

Even though all the athletes reported having positive aspects of retirement transition, four participants reported also having negative effects. They felt that it was unpleasant retirement because their careers were cut short due to injuries and interruptions and criticisms from fans for quitting their sports career.

I always wanted to play professional netball, to be picked as an international player, but that was cut short due to injuries. (Participant 2)

I was not very happy when I stopped competitive sports because I was not ready for it but the interruptions during my career forced me to retire. (Participant 1)

At first, it was very difficult, believe me. It wasn't something I was expecting; I really wanted to play. After retiring, people were criticizing my decision and asking so many questions. ... I managed to cope because my family, the FAZ president then, the FAZ committee and other coaches believed in me and they were my strength. When I went out, that's where it was a little bit difficult because people were talking about me openly until I was sent to Germany by the FAZ president to do a diploma in coaching. (Participant 6)

I had dreams to play at the World Cup. I just had to quit and move on to avoid depression. (Participant 3)

However, none of the athletes described their retirement experience as entirely negative. Some athletes reported that the negative retirement experience took some time and eased off considerably after some time.

I went through hell. I used to walk a very long distance to attend to my athletes. It was not for two or three years but for a very long time, I had that passion. I was not looking at the finances, but the passion. (Participant 7)

At first, I will be honest with you, I thought it was something that was very damaging to me. My plans were not what took place, but it became a blessing in disguise because I started going for these courses. I then knew that the pathway was

opening up. Otherwise, at first, it was so painful. I was injured and I went very fast into coaching. (Participant 9)

It was very difficult for me to leave the field of play, but I accepted after some time. (Participant 3)

It was difficult to move from a player's mindset to a manager's mindset, it took some time, I was guided by many people to transition from being a player to a manager's mindset. (Participant 6)

4.2.3.3 Family and friends' support

The participants were asked to mention the social support they received outside the sporting environment. All the participants mentioned that spouses (1), family members (4) and friends (4) were their alternative source of social support outside the sports environment before and after their retirement. However, athlete (3) felt that his input also played a major role in his transition, as noted below.

My family, my wife, mother and others, but I will be a bit selfish to say that I have put my own effort. There is a part of me that has given a little effort as well. (Participant 3)

From my family, I received and still receive a lot of prayers, encouragement to take up some career change, including farming. (Participant 9)

(My family has been so supportive, especially my husband who has really encouraged me when I feel like quitting, especially on the technical part. My children have also encouraged me, my relative and my community. (Participant 8)

I received support from my family, friends and a few funs. (Participant 1)

4.2.4 Athlete Livelihood Outside Sports

All the athletes were asked to describe their current livelihood. They were asked to describe their day to day lives and how they were sustaining themselves after their retirement. All the athletes

reported that they either had employment or were doing their own businesses. One athlete reported that she was sustaining herself through various business ventures, as shown below.

I am doing fine with my businesses. I have used my money wisely, with my houses, farm and other businesses. Remember, I was awarded by the former President Mwanawasa with a fully furnished house and everything changed. At least I have done things that I can point at that have made my life secure, at least I can never beg from people for a livelihood. I am able to survive and put food on the table.
(Participant 1)

Two of the participants reported that they were employed by Zambia Air Force. One of them reported that he/she was also coaching at a certain club where retirement transition workshops were offered in their soccer grassroots academy. Other participants reported that they were practicing as technical officials and coaches and that they were serving as a committee member for Lusaka province.

I am employed full-time Zambia Air Force. I am a coach for the club and an ambassador for my academy for grassroots soccer. I conduct workshops on preparing for retirement in my academy and that's not to say that I don't need such workshops. Where I am right now, is a blessed ground where we can draw knowledge from each other. (Participant 3)

I work for ZAF as a physical trainer and a methodology teacher within the Defence Forces. I am practicing as a technical official and a coach and I have been a committee member of Lusaka Province to-date. (Participant 8)

Two of the participants reported that they were employed full-time and were still playing for small clubs.

I am still employed and actually play for Madalas though am not yet Madalas netballer, though it's not that competitive. I am currently coaching an under-15 club that I formed. Right now, I am on leave, during weekends I am organizing Madalas tournaments. (Participant 2)

I am actually employed since 2008, I am currently doing well, and especially that I am employed. I still play for a local team and am doing my umpiring for the local team. (Participant 5)

One of the participants reported that he had a job as a sports coordinator at an international school. He was coaching at their academy and that he was in the technical committee of the NOCZ as shown.

When I retired, I started coaching and I ended up opening an athletics academy as an Olympian to see young people become Olympians. I got a job at an international school as a sports coordinator and that's what I'm doing now. I am also serving in the technical committee at NOCZ; they invite me to their meetings from time to time. (Participant 4)

Another participant reported that he was a promoter of boxing and a manager of his own academy. He was training, developing and supporting upcoming athletes.

I am a boxing promoter and I manage my academy. I train, develop and support upcoming boxers. (Participant 7)

Yet another participant reported that he was serving as team manager at a club and did other things but his major source of livelihood was football.

My livelihood, currently, am the assistant coach at a football club (name withheld). I try to do other things, but my main thing is football. I really love my job; I put in 100%. (Participant 6)

Another participant reported that he was in consultancy, he was hired to do programs, designed exercises which were then modified by experts and also worked with children, as shown.

Right now I am just in consultancy. I am hired to do programs. I design exercises which we send to our experts and they perfect them and I work with children, looking forward to running a new business here called sports academy where we may supply equipment, train people to become fit. My role is service to the

Olympians and service to the society. I am now the president of the Zambian Olympian Association. (Participant 9)

The retired athletes were asked to discuss how their retirement had affected their livelihood and their new career. One athlete reported that her lifestyle had changed due to their retirement. According to her, retirement had affected her lifestyle because she no longer interacts with people the way she used to as shown below.

It has affected my lifestyle because I used to interact with different people, but now I am confined to one district. When I was playing, we would go out and learn new ideas from other people. The social relationship has been affected and distanced me from qualified coaches. (Participant 2)

We used to travel a lot. I travelled extensively but after retirement, that was no more. (Participant 8)

In terms of income, one of the participants reported that there was a difference between what he got when he was an active athlete and when he was serving as a team coach, however, he was not facing many challenges as a coach.

Right now, am not facing much challenges but there is a difference between now and when I was an active player. Right now, am building my career but as a player everyone wants to associate with a player. You work hard and earn yourself a higher salary but when you are a coach, it takes a little bit of time and the people you coach market you, you impart the knowledge. It's interesting, but it needs a lot of hard work and wisdom from God. (Participant 6)

Some of the participants reported that they were doing fine and that their livelihoods were secured, as shown below.

At least, I can never beg from people for a livelihood. I am able to survive and put food on the table. (Participant 1)

Am doing very well, I enjoy what I am doing. (Participant 3)

My livelihood is secured, I get a good salary every month, and am employed.
(Participant 5)

4.2.5 Retired athletes' advice to future retiring athletes

All the participants were asked to give advice to future retiring athletes based on their experiences on what they should do differently in order to have a positive retirement. The retired athletes had the following advice:

Three of the retired athletes advised the future retiring athletes to balance between their careers and their education/ business (dual career pathway) in order to secure employment after they retire from the athletic career.

Those who have not completed school should concentrate on both because education is the key to success. At least they can secure a job after retirement, and they should also try to learn or do one or two things to sustain their lives. ... Nowadays, for a person to be employed by the military force, they have to complete grade twelve. So, I would encourage the active athletes to go back to school or do evening classes in order for them to be employed. (Participant 2)

First of all, they must respect education. People misunderstand sports, sports is a platform which athletes can use to educate themselves and be the best that they can because when athletes run and they become popular, they can use the fame to get employment in any of the military forces and when they start competing and making money, they can also educate themselves but to do that they need to have a mentor. They need to advise on how to use money because the mentors have enough experience. Athletes should work hard and know where they are in their education because education will help them after retirement. (Participant 4)

If an athlete was not educated, then they should go back to school because education is very important. They should start-up businesses and invest their money in real asserts. (Participant 7)

Three of the retired athletes advised future retiring athletes to listen to advice given, being disciplined and staying focused.

It's all about discipline and staying focused. Luxury and fashion never end, but we are growing up every day, we have to make a strong foundation, build a home and be disciplined with finances. Once you are loose people come to laugh at you (Participant 1).

Listen to people who talk to them during workshops or gatherings because as an athlete, we spend a lot of time meeting different people. Your life is surrounded by preparation so we should spend time listening to what we are told and be disciplined. (Participant 3)

They should be focused in life and concentrate on what they want to achieve. Sometimes athletes take wrong paths because of wrong advice and the group they are found in makes them not to concentrate on their goals. Otherwise, it's not an easy task. It takes someone who is disciplined and courageous to achieve what they want to. They have to be disciplined and very focused. (Participant 8)

One of the retired athletes advised future retiring athletes that retirement was not the end of their lives. They were advised to attend training whenever they were called upon.

It's not like when you retire then life ends there. Athletes should be showing up when they are called upon to take part in any activities or training because this is about them and not another person's life. (Participant 5)

Another retired athlete advised future retiring athletes to be royal to their clubs as they would be easily accepted by the club in case they made a mistake.

The advice that I would give is that, in football, you have to respect a club and the people that trust you; you don't have to disappoint them. Being a royal player to the club is the best. You can make mistakes, but they will understand and correct you. We should not be moved by monetary form because the devil you know is better than the angel you don't know. (Participant 6)

Yet another retired athlete advised the active athletes to put God first, respect their parents and be role models among others.

Put God first and respect the parents. Be a good role model. Put the funds to good use and help in educating your family. Help others to be better than yourselves. Work closely with children and help to close the best line of the last constitution change in life. (Participant 9)

4.3 Pre- and post- retirement interventions offered to athletes from the sports organizations

The second research question sought to examine the retirement interventions that were available for the retired athletes to support their transition. This question was thus framed on the premise that the interventions that the retired athletes receive from the sports organizations has an implication on the quality of their retirement. Therefore, research question two would help determine the effectiveness of the athlete transition interventions provided by the sports organizations as athletes are the direct beneficiaries of any transition interventions and are, therefore, thought to be in a better position to tell if the program benefited them or not. In order to answer this question, the NSCZ, NOCZ and sports associations/ federations who were mainly represented by the general secretaries were asked to describe the available interventions with regard to the career transition programs. Then, the retired athletes were asked about the availability of retirement interventions to support their transition from competing in the elite-level sport to retiring. The data collected was then compared for the researcher to ascertain the trustworthiness of the data. The General Secretaries were asked to describe interventions that they offer regarding athlete career transition programs and all the athletes were asked to describe what, if any, assistance they were offered during their career as an elite athlete and, if so, who were the providers of the interventions and if they utilized them. Two key themes (described below) that emerged from the analysis were: *athlete career and educational intervention* and *psychological intervention*.

4.3.1 Athlete career and educational intervention

The General Secretaries were asked to describe the interventions that were available that they offer regarding athlete career transition programs. They were asked to describe their involvement in preparing the athletes for retirement. All the athletes were asked to describe what, if any, assistance was offered from career and educational intervention during their career as elite athletes and if so, who provided the interventions. They were asked to describe any assistance they received from

sports organizations and how it was relevant to their preparation for retirement. The key sub-theme that emerged from athlete career and educational interventions were: *dual career*, *financial literacy* and *management/ skill training*.

4.3.1.1 Dual career

The first theme that emerged from the data collected from both the athletes and the general secretaries was dual career. Some general secretaries reported that they offered dual career opportunities to the athletes. One of the general secretaries reported that they held two sessions of workshops under education from inception. Below is the report that was given.

Since inception, we ran two sessions of the last two years for athletes to start thinking about their retirement. NOCZ conducted a workshop on the IOC Athlete Career Programme (IOC ACP) in 2017. Part of that program advises them to advance in their education while they are participating or even immediately after.

This was actually confirmed by the 2017 Executive Annual General Meeting report and the 2017 OYDC Report by the NOCZ. The Executive Annual General Meeting reported that:

The Athlete Career Programme Workshop was held on 29 September, 2017. The workshop was facilitated by two proficient speakers representing ‘ADECCO International Olympic Committee Athlete Career Programme (IOC ACP). Ten (10) Sport Associations participated in the workshop.

The following is the report from OYDC:

The National Olympic Committee of Zambia (NOCZ) hosted a two day workshop on the International Olympic Athlete Career Programme (IOC ACP) at the Olympic Youth Development Centre (OYDC). This program provided resources and training to athletes, enabling them to develop their life skills and maximize their education and employment opportunities. (OYDC Report, 2017)

The general secretary further stated that:

Now, one of the platforms within education for transition of athletes from completion to career is that IOC have put business concepts to help athletes get

groomed on how they can be businessmen or women afterwards. In November 2019, we ran a forum with athletes' commission and invited two participants from each federation so that they begin to register the 365 platform because the platform has a lot of information and programs for the elite athletes but they are supposed to register themselves in athletes 365; they need to register and apply and based on the skills and competence that they have then they approve the application to go and attend a business workshop. What the business workshop does is that (it's a two to three days' workshop), it gives athletes areas that they need to focus on and how they can go about their business. At the end of it, you get attached to an expert within the Olympic movement for a couple of months to help you transition into building your own business or at least a proposal so that that's a new platform and we now created an athlete's commission where the chairperson that sits on the board the intention was to reach out to many athletes. (General Secretary, NOCZ)

The information from the General Secretary was confirmed by the 2019 Executive Report, which stated that:

A one- day forum was held (on 23rd November, 2019) at OYDC as a launch to a large athlete's representation for Zambian athletes. The objective of the forum was to provide athletes with a platform to discuss pertinent issues related to athlete welfare and draw recommendations for the way forward. 30 athletes from 14 National Federations were present. (NOCZ Executive Report, 2019)

Another general secretary reported that they have encouraged the athletes to make a dual career pathway. The athletes are encouraged to find a job, go back to school, or start up a business after being taught business skills, as explained below.

What we are encouraging them is that, if someone is a boxer and they can work as a petrol attendant or any other job, it is better they do so to encourage continuous wage because they only get to have a match once in six months or in two years. They are encouraged to find something they can be doing every day before going to the gym ... Some athletes are taught business skills, some athletes run their own businesses. We have been trying to encourage young boxers who are yet to turn

professional to go back to school because they will one day require education beyond their career. We are trying to ask the boxers' promoters to sign contracts which compel them (the promoters) to take young boxers to school. Those who have finished their secondary school are encouraged to do a professional course to get a tertiary qualification so that it is able to sustain them afterwards. And then the other thing we are doing is encouraging them to become promoters and managers. (General Secretary, PBWCB)

One of the general secretaries reported that they had partnered with seven universities in the United Kingdom (UK) to offer scholarships to deserving athletes. However, this had not yet been operationalized as he further reported that none of the athletes could take up the scholarship due to lack of qualifications, the athletes lacked a full grade twelve certificate that was a requirement to be awarded the scholarship.

We have partnered with seven (7) universities in the UK (United Kingdom). We have the ability to identify very good athletes, elite athletes who, in turn, can play at professional level in England, Australia, and New Zealand, but the rewards may not necessarily be in form of money but it will be in form of a 100% educational scholarship. This is a long term empowerment; even if they left netball, they will be safe... No athlete has been offered the scholarship yet because none of them has a grade twelve qualification. (General Secretary, NAZ)

Two of the general secretaries reported that they had partnered with the Defence Forces that employ athletes during their athletic career. They stated that:

Our partners are the military forces. Some athletes are engaged in various institutions like the military. They have a dual career pathway; once they retire they continue working. (General Secretary, NAZ)

What we have been doing is working with some government departments and other companies. If there is a good athlete, we just approach the authorities to recruit them. Our greatest partners on this one have been the men in uniform (Defence Forces). We have been recommending a number of athletes to be recruited and

many of them have been recruited by Zambia Police, Zambia Army, Correctional Service and some companies like Zambian Sugar. (General Secretary, ZAAA)

Data collected from the athletes indicate that three of them reported that they were offered a scholarship during their athletic career. The athletes stated that:

I was being sponsored by the National Milling at that time. They used to hire a private teacher to teach me until the contract was terminated. But I am looking forward to continuing with my education. (Participant 1)

In 2014, I was sent to Germany by the FAZ president to do a diploma in coaching. Fortunately, I came out outstanding in the class... The diploma was sponsored by FAZ. (Participants 6)

I was given a track scholarship and how it works, you are given financial assistance to study at the school, but you have to compete for the school and you have to maintain the grade point average of 2.0 or above to remain on the scholarship. They had tutors to help academically. That's how I got educated. I got my diploma at that institution and I qualified to go to the university to pursue my bachelor's degree. My sponsors were from NIC and Italy. (Participant 4)

Three participants reported that they were offered employment before they retired in the Zambian Defence Forces. They were full-time employed and had to balanced between their sports career and employment as they were playing for the sports club within the Defence Forces.

After completing senior secondary education, I was picked by Leopards football team sponsored by then Prisons now Correctional Services under the NAZ league. Most of the players who play for clubs which are government funded are usually employed. I was employed in 2000. I am an officer for Correctional Services and I was balancing between work and my sports career as I continued playing for the club. (Participant 2)

The NAZ helped me get a job with Zambia Army. Previously I used to play for Lusaka City Council (LCC). I then started working as a full-time employee and [also] playing netball. (Participant 5)

From there, after completing school, I was taken by ZAF, to be running for ZAF. They took me for interviews for recruitment in Livingstone in 1999. I waited until 2001 when we went for military training. From the training, I started working as a physical trainer. (Participant 8)

Three of the athletes reported that they got employed after their retirement from their sports career.

I got employed after my retirement. I think the FAZ has played a part as well. They have given me a platform from under 17 and under 20 as a coach, but that is not running away from the Zambia Air Force that gave me the first assistance. (Participant 3)

The FAZ president [at that time] appointed me to be a physical trainer and assistant coach for the national team. (Participant 6)

I was called by the IAAF to go and be a coach at the High Performance Center in Mauritius in 2009 when there was a world crisis. I coached there from 2009 to 2013, when I came back to Zambia. I was appointed to be part of the technical committee of NOCZ in 2014. I also got employed as a sports coordinator at an International School. (Participant 4)

One of the athletes reported that he was were offered a number of sponsorships from the Ministry of Foreign Affairs, IOC joint with World Olympian after he retired from active running as narrated below.

In 1996, I was offered a scholarship by the Ministry of Foreign Affairs to go to Leipzig University in Germany so when I came back I was offered a job as an assistant national coach of athletes in the country. Then, I was offered another sponsorship to go to Mainz University. That came from the Ministry of Foreign Affairs. After Mainz, I came back and I was appointed national team coach for athletics and chairman for talent identification in Zambia. I later left the country to go to the USA to do some programming. I was called by the association that I needed to do another course, I was sent to Kenyatta University in 2008 where I went for directors course. When I came back, we were asked to write a project

proposal. I qualified and went to do my diploma in world athletic coaching development. In 2010, I was assigned to sit on the Foreign Affairs, Peace and Sport Committee, which was chaired by the head of state at that time. After that, something came up in 2011; I was offered an instructor program in Dallas, Texas to participate in the summer camp program and teach there. I was one of the instructors. From there I was picked by the IOC jointly with the World Olympian to go for a congress in Switzerland on what they called SWIZTECH and I attended the world conference and I also taught a bit. I later came back for a break here. By then, I was studying online courses with the IOC and I cleared a number of them. When I passed the athletes 365, I was selected to go to Jordan to participate in a program and it made me come back and wait. I made it to the finals; I was picked among the final eleven in the world. (Participant 9)

4.3.1.2 Financial literacy and assistance

The second theme that emerged from the data was financial literacy or assistance. The General Secretaries reported that they offered financial literacy/ assistance to the athletes. Two of the General Secretaries reported that they offer insurance to the athletes during their career in order to help them in case their career was cut short through injury or accident.

We also insist on insurance. All professional boxers must be insured against injury and any accident that happen during their duty, the compensation depends on the level of insurance and the level of the injury. If one loses his arm it means they have lost their chance of participating so the compensation must take care of him for life. (General Secretary, PBWCB)

The General Secretary's statement was confirmed by the Professional Boxing and Wrestling Control Board Act, chapter 156 of the Laws of Zambia which states:

Members who are unable to continue with their professional boxing and wrestling due to mental or physical disability or both may be paid a mental or physical disability benefit.

One of the general secretaries reported that they had a benevolent fund policy; athletes contribute towards the fund which, when they retire, is given to them to help lessen the retirement distress.

PBWCB also have a boxers' benevolent fund. This benevolent fund is meant to help boxers in case during the boxer's career while they retire they get sick or become incapacitated then the money is given to them. We take 2.5% of the prize money and keep it in a separate account (investment account) which is just for the boxers who contribute to it. The Board insists they take part for their future. (General Secretary, PBWCB)

This was confirmed by of the Professional Boxing and Wrestling Control Board Act, chapter 156 of the Laws of Zambia which outlined the following:

A supplementary saving benefit may be paid to a contributing member, either after the retirement of the member from boxing or wrestling after suffering mental or physical disability or both certified by a qualified and registered medical practitioner at a Government hospital.

The chapter further outlines that:

A retirement benefit shall be paid to an eligible member who is not in gainful employment and who has satisfied the Committee that he has been unable to find regular employment within a specified period of twelve months from the date of retirement.

One of the general secretaries reported that they had signed a Memorandum of Understanding (MoU) with the Mukuba Pensions to enable athletes, just like any employer, to get a pension after their retirement.

We have signed a Memorandum of Understanding (MOU) with Mukuba Pensions. Previously, footballers never had a pension, and we want to make it mandatory for them to participate. We want to provide them with insurance to provide social security. (General Secretary, FAWUZ)

Three of the general secretaries reported that they had a policy of depositing the athletes' salary in their accounts in order to teach them how to save their money. They further reported that they educated athletes on the importance of saving and investing in concrete investments for future purposes, as reported below:

There is a policy of paying athletes in to their accounts to teach them financial literacy, and to teach them to save. We also advocate and educate them that they need to save and invest in tangible investment areas which can help them in the future. (General Secretary, NSCZ)

We encourage players to have bank accounts. That is one way of teaching them financial literacy. (General Secretary, FAZ)

We encourage athletes that each time they get their salary; they should try to do a bit of investment because that is the money that will help them in future. Even if they are employed, they are advised to run their own businesses which will be a good supplement to their salary. They are advised to go into banking. (General Secretary, ZAAA)

Two of the general secretaries reported that they had conducted a financial literacy workshop with their strategic partner ABSA Bank (formerly, Barclays Bank Zambia). The workshop was attended by both retired and active athletes. The retired athletes narrated their experiences to the active athletes while the ABSA Bank, FAWUZ and FAZ officials encouraged the athletes to invest their money into businesses that would sustain them once they retire.

Workshops have to be organized and some of our strategic partners are ABSA. During the tournament preparations, we had the financial literacy workshop, we called players. Sometimes teams have called me to give them talks on attitude and financial literacy and I have done that. (General Secretary, FAZ)

We partnered with Barclays in 2018 to facilitate the ABSA cup financial literacy. (General Secretary, FAWUZ)

This was confirmed by the 30th May, 2019 Zambia Football News, which stated that:

The ABSA Cup in conjunction with the Football Association of Zambia (FAZ) and the Footballers and Allied Workers Union of Zambia (FAWUZ) this morning held a financial literacy workshop for football players from Lusaka, Southern Province and Kabwe based clubs... former Zambian national team players [names withheld] shared their experiences during their playing days and life after football with the active players who were present at the event.

From the data collected from the retired athletes, only two participant confirmed that they had received financial literacy/ assistance from the coach and entrepreneurship out of the country, as shown:

The coach I met was my mentor and he guided me very well. Even when I had money, he told me what to do with the money. (Participant 4)

The time I was playing, I would lie to say that interventions were available, but I thank God that I had a privilege to play outside the country where we were taught about entrepreneurship skills. (Participant 3)

Five of the participants reported that they had never received any training in financial literacy from any source during their career and they indicated the desire for financial literacy, as shown below.

No, I didn't receive that. I hope it's something that they will consider doing. (Participant 6)

There was nothing like that during our times, it's only recently that they introduced something on finance literacy. (Participant 7)

One of the athletes reported that they were not guided on how to use their finances throughout their career.

Since I started my career, no one has ever guided me about money. I have always used my money wisely and pray for God's wisdom. (Participant 1)

4.3.1.3 Management skill training

The other theme that emerged was management or skills training. The general secretaries reported that they offered management skill training to their athletes to prepare them for their retirement transition as reported below:

Those who had gone to the 2015 Netball World Cup were given a convenient way to train for free to be coaches and trainers. We want retention of the elite athletes. We encourage them to pursue different skills like coaches, table officials, etc. We encourage ex- international players to take part in training and their place of work has to utilize their skills. (General Secretary, NAZ)

Under our technical programs we support coach development and administration courses for athletes. But national federations need to make appointments and we do the training. (General Secretary, NOCZ)

The statement by the General Secretary was confirmed by the 2019 NOCZ Executive Report which states that athletes from different federations were offered an Olympic scholarship for coaches as outlined below:

3-8 June, 2019, NOCZ supported an Athletics level 1 Technical Coaching Course held at OYDC Zambia- Sports Development Centre. It attracted 24 participants from across the country. (NOCZ Executive Report, 2019)

NOCZ conducted a Sports Admin course from 31 October to 3 November 2019 at OYDC Zambia- Sports Development Centre in Lusaka. The course attracted 20 participants from affiliate national sports federations. (NOCZ Executive Report, 2019)

For the retired and active playing athletes, we try to give them coaching training. (General Secretary, FAWUZ)

We do organize national coaching where we pick senior athletes and also the ones that are about to retire. So, last year we had an international one organized by NOCZ. Seven senior athletes were selected, two of them did well and were taken

to Nairobi at the regional development centre for further training and they came back. So, we give them a basic national coaching training so that when they face the international course, it will be easy for them to go through it and pass. Right now we have a former athlete in 400m as well as cross- country runner who is now a senior coach [name withheld]. She is doing IT in China, and we recommended her to go there ... We are also training administrators who identify talent. We call for seminars; we invite people from outside sports to talk to the athletes so that they understand from their point of view. We conduct three to four-day workshop where the skills of administration [and] marketing are imparted to the athletes. Last year, we had one; we invited three people from the international board that came here to just train our sports administrators at the government complex for five days and in those five days we included the senior athletes. (General Secretary, ZAAA)

Five of the athletes confirmed in their report that there was management training that was offered once during their career. While others utilized the opportunity, others did not. Four of the athletes reported that they were offered coaching trainings by their associations before or after they retired from their sports careers, as stated below:

I did my international technical officiating course at OYDC, organized by ZAAA, and that was the time I decided to retire. (Participant 8)

In 2017, the NAZ called the players who have retired and those who are about to retire to do coaching courses and umpiring and I took advantage of the situation. (Participant 5)

They were courses which were organized by the FAZ technical director then for head coaches, and I attended them. (Participant 6)

One participant reported that a coach training was held during her career but she never attended it.

Yes, but I never attended. There was a coach training by AIBA but for others I don't know because I have never attended any. (Participant 1)

All the participants reported that they had received an intervention under athlete career and educational intervention from different sports organizations. However, two athletes had this to say.

There was no form of help or preparation for retirement from NOCZ and association. The only help I used to get is in terms of attire and logistics when representing the country. NOCZ would buy everything and make sure we went where the competitions were held. (Participant 4)

During my career as an athlete, there was no talk to prepare for retirement. The PWBCB and the government really gave me the support when I became a promoter. They helped me by giving me the clearance when I needed to take the athletes out of the country. (Participant 7)

4.3.2 Psychological Intervention

The General Secretaries were also asked to describe the psychological interventions that they offer. In order to verify the data that they gave, the athletes were asked to describe what, if any, assistance was offered in the form of psychological intervention during their career as elite athletes and if so, who provided the interventions.

Two of the general secretaries stated that they offered psychological intervention to the athletes to help them prepare for their retirement. They stated that:

For those not going for coaching we make them role models and public speakers to encourage and psychologically prepare the active athletes for retirement. So giving back what they have learned through clinics and sensitizations on the dos and don'ts of football. (General Secretary, FAWUZ)

With all the athletes we are encouraging them, the current ZAAA president [name withheld] gives the corporate advice to the athletes. They are all advised to prepare for their future. We usually have some sessions, especially during the end of the year when we call for a conference. We call the elite athletes and psychologically prepare them even during the coaching conference. (General Secretary, ZAAA)

Data collected from the retired athletes show that four of the athletes reported having received advice and encouragement from different sources, as stated below.

One of the participants reported that her sponsor had advised her to go back to school during her career.

My sponsor [name withheld] kept pushing me and advised me to go back to school.

(Participant 1)

One of the athletes reported that she had received counselling and retirement preparation advice from the NSCZ.

The NSCZ would give us counseling for our retirement and told us to prepare for our retirement and help groom other players in readiness for retirement. (Participant 5)

Another athlete reported that his coach was also his mentor while another one reported that the coach, technical director and the FAZ president encouraged him to focus on his coaching career as reflected in the following comments.

The coach at that time, the technical director and the FAZ president played a cardinal role in my transition from a player to a coach after my retirement, the three were very instrumental when it came to my coaching career. They really encouraged me and entrusted me with duty, even when many people looked down upon my capabilities. (Participant 6)

The coach I met was my mentor and he guided me very well. (Participant 4)

4.3.3 Athletes' suggestions for retirement interventions

The athletes were asked what they thought about the interventions that were offered to elite athletes in Zambia and to suggest the interventions to support future retiring athletes. The suggestions were to be made for the NSCZ, NOCZ and the sports associations to see what they might do differently in order to help the retiring athletes.

Six of the athletes suggested that the sports organizations needed to make adjustments to the career and educational intervention, specifically on educating athletes, providing scholarships and providing employment opportunities to athletes, as shown below.

They ought to teach the athlete's life in general. If an athlete is literate and understands life in general, they will prepare for their retirement effectively. (Participant 6)

Their (athletes) efforts should be recognized by the government and associations to encourage upcoming athletes. They should be calling on athletes who are destitute and give them a job to help sustain their lives. Even if they have a messed up life, they can still change. (Participate 1)

They should be able to recognize them and give them what to do. When Zambia hosted the African qualifiers in 2017, we were called, both active athletes and retired athletes to work and we were paid. (Participant 5)

The associations should call the retired athletes to take part in community sports or find them something to do. They should help them to be coaches in clubs in order for them to be kept busy. ... They should also start offering sponsorship for those interested in education. (Participant 2)

We need ZAAA to come on board and give these athletes something to do, even encouraging them to be officials so that they sustain their lives. (Participant 8)

There should be continuous guidance and education offered to athletes from active participation to retirement, at least until an athlete has a stable retirement progression. (Participant 9)

Seven of the athletes suggested that psychological interventions, specifically inviting motivation speakers, experienced retired athletes and encouragements, would help to reduce negative retirement experiences.

It is important for them to organize for workshops and invite experts who have made it in life to tell the athletes how they made it in life, [and] what made them be where they are. Sometimes it's important to listen to different people with different perspectives. Athletes need motivational speakers to help them realize that they can do much more than what they have; they can invest and become what they want than what they are. (Participant 6)

They have done enough, but I feel as an individual more people should be engaged from different sports disciplines in order to get knowledge from them on how they have managed. (Participant 3)

They have to keep encouraging everyone, including the retired. (Participant 5)

When it comes to award ceremonies, they should call on retired athletes and award them at least one or two just to encourage them. (Participant 2)

4.4 Challenges faced by the sports organizations in implementing retirement interventions

The third question sought to identify challenges which sports organizations face in implementing retirement interventions. All the general secretaries were asked to describe the challenges that they faced in the implementation of the athlete retirement interventions considering that the Zambia National Sports Policy does not provide any directives. The responses obtained from the participants helped the researcher to understand the challenges each sports organization face in the implementation of retirement interventions to elite athletes in Zambia.

One of the general secretaries reported that, on one hand, the speed of response from the athletes and the officials that run the associations had been slow, and on the other hand, they were a bit slow in incorporating the associations and federations, as shown in the report below:

Speed of response to some of the programs from the athletes and officials that run the associations has been very slow. Certain programs are not prioritized and there is slowness in responding to certain things. In 2017, we conducted a workshop which was meant for athletes who were about to retire. Athletes were taught the importance of preparing for their retirement. The only disappointing thing is that most athletes didn't show up for the workshop. The key athletes didn't show up and those are the ones in the limelight. We thought that those in the limelight are the ones that suffer quickly. A few came but most of our targets were not there. (General Secretary, NOCZ).

The General Secretary further reported that,

I can say that we have been a little bit slow in incorporating the associations and federations. We wanted to run two events last year [2019], but we never got the names from the associations and federations, so we lost time. (General Secretary, NOCZ)

Five of the general secretaries remarked that the athletes' career pathway had been overlooked in Zambia. There was not much attention paid towards the preparation of elite athletes for retirement. It was further reported that the National Sports Council Act had leverage to invest in businesses in order to raise resources to support sports development and the athletes but there had been no qualified human resource to manage sports development.

As a country, the athletes' career pathways have been overlooked in Zambia, not much attention has been paid in preparing the elite athletes for retirement. There is a need for such to be documented in the act [National Sports Council Act] and the national sports policy ... The Act gives leverage to invest in any business and raise as much resources as it can so that it can support sports development and support the athletes, except it has no capacity for the people; people don't have the qualifications. (General Secretary, NSCZ)

One of the general secretaries reported that the biggest challenge was the attitude and mindset of the athletes, which they needed to work on. He remarked that most of the athletes were ungovernable whenever they had money, but when they retired, they cried for patriotism, claiming that they had once represented the country.

The biggest challenge I will be honest with you is attitude and mindset which are things that we need to work on most of these players. If they see money, they become ungovernable and they start crying for patriotism, that they did much for this country, but the country also did a lot for you by giving you the platform, for you to play in the national team. We need patriotism to be redefined. It's about you doing something for the country. (General Secretary, FAZ)

Three of the general secretaries reported that the challenge they faced was inadequate resources to enable them to implement their vast ideas and that due to economic constraints in the country, athletes' wages were too low to enable them a comfortable life compared to athletes who traded

their crafts abroad. Other general secretary stated that inadequate finances and facilities were a constraint as the country only had two standard facilities which was disadvantaging other provinces.

We may have expansive ideas of what we can do, but we are constrained by resources which have even affected the manpower in the department, board and sport itself. In Africa, we have the misfortune of the economy, the low level of prize money and salaries, so that's a big concern, that's why we find that only professionals who go and trade their crafts abroad end up more comfortable. (General Secretary, PBWCB)

The biggest problem we are facing so far is financial constraints plus access to facilities. We only have Heroes Stadium, OYDC is damaged and Ndola's Levy Mwanawasa Stadium, but for those people in Southern Province, Muchinga Province and other provinces for them to know more about the markings on the running track we have to organize a tournament at Heroes or Levy Mwanawasa stadium. Then we need to have time to explain the facility and how they are used because they are seeing these things for the first time in Lusaka. (General Secretary, ZAAA)

One of the general secretaries reported that the challenges they had faced, among others, are that universities in the country do not give an opportunity to train athletes and take part in competitions. Their careers crush with their education. It was further reported that the majority of the athletes lacked educational qualifications to enable them to take up the opportunity to be awarded the scholarships abroad.

We need to sale ourselves to the universities, the challenges we have is that even those in universities, regardless of the how skillful you are, you are not given ample time to train and the courses are not harmonized for example if there is a world cup in netball, they just focus on the academic side ... the challenge is that a lot of people have looked at netball as a sport for uneducated and a lot of people are not educated. In 2018, we were offered four slots for athletes to be offered a scholarship

(by the universities in the United Kingdom) but no athlete has qualified for the scholarships due to lack of qualification. (General Secretary, NAZ)

4.4.1 Suggestions from the sports organizations on how to improve the athlete career programs

Given the challenges that the sports organizations face when implementing the retirement interventions, all the general secretaries were asked to make suggestions on how the sports organizations could possibly mitigate the challenges and improve the athlete career programs.

Overall, the suggestions were critical about three main areas: (1) suggestions critical to effective policy formulation; (2) suggestions for increased funding from different stakeholders; (3) suggestions on improving partnership with other stakeholders; and (4) suggestion on ensuring that the athletes are educated.

Suggestions critical of the need for an effective policy formulation

The majority of the participants expressed a need for including the athlete career program in the sports policy and the National Sports Act. It was suggested that having a richer sports policy and National Sports Act would entail that all the stakeholders would effectively be guided on their role in the athlete career program. Given is what the respondents had expressed:

The Ministry of Sports should provide policy directions and support from the government perspective. They need to work more positively towards the policy directions in terms of driving policy in this country for sports across, starting with the sports act. (General Secretary, NOCZ)

There is a need for such to be documented in the Sports Council Act and the National Sports Policy. (General Secretary, NSCZ)

What we need to have is a deliberate policy as a country, a comprehensive national sports policy will be needed to include athlete career program (General Secretary, NAZ).

The athlete career program really needs to be included in the sports policy in order for guidelines to be known (General Secretary, ZAAA).

There is need to include the athlete in the policy. The most important person in any sports policy is an athlete, but our current sports policy does not put an athlete at the center. Even the Sports Council Act, it's just a control thing, it doesn't look at the welfare of an athlete and question the associations on what they are doing (General Secretary, PWBCB)

Suggestions for increased funding from different stakeholders

The sports organizations expressed the need for increased funding from different stakeholders. It was suggested that the government authorities and the corporate world should come on board to either directly sponsor the athletes or assist the associations' programs financially.

The biggest problem we are facing so far is financial constraints plus access to facilities. We only have Heroes Stadium, Ndola Levy Mwanawasa Stadium which is very expensive and OYDC which is damaged. The lack of facilities disadvantages athletes from other parts of the country. The other issue of not being supported or being sponsored, some projects are still on paper because we don't have financial resources and lack of sponsorship. So we are appealing to the government authorities and corporate world to come up and directly sponsor athletes based on their potential. (General Secretary, ZAAA)

We may have expansive ideas of what we can do but we are constrained by resources which have even affected the manpower in the department. Therefore, financial assistance is needed in order to manage certain programs. (General Secretary, PBWBC)

We need to have a lot of money as an association to effectively manage the programs. So, different stakeholders have to come on board and assist financially. (General Secretary, NAZ)

Suggestions on improving partnership with other stakeholders

The respondents expressed the need for an improved partnership with different stakeholders. It was suggested that the federations/ associations needed to support the policy guidelines and formulate strategic plans in line with the NOCZ strategic plans in order to be moving at the same pace. Another suggestion was for NSCZ and NOCZ to work together in order for them to succeed.

It was also suggested that different stakeholders could partner with associations/ federations in ensuring that their plans and goals are met.

If our [NOCZ] interest is in athletes' preparation for retirement, then the federations need to have the same goal so that we all work towards one goal. Making plans together will help identify who is responsible for certain actions. The federations need to spot the policy guidelines which will be speaking to what they need to do and the time frame to avoid moving at their own pace. One of them is having a constitution. In order to stick to targets, they [federations/associations] need to make strategic plans on what they want to do in four years and this will speak to our strategic plan as NOCZ. (General Secretary, NOCZ)

We have been trying to encourage the NOCZ and NSCZ to work hand in hand regarding these issues in order to have success. (General Secretary, PBWBC)

“There is need for different stakeholders to partner with the union [FAWUZ]. We want to train retired athletes with basic educational backgrounds to become teachers, engineers, and so on through speaking with the corporate world. (General Secretary, FAWUZ)

Different stakeholders need to work together in achieving certain goals. There is need for federations to create an engagement with different universities. The Ministry of Sports and Ministry of Education should be intertwined. (General Secretary, NAZ)

Partnering with government and Non-Governmental Organizations (NGOs) to see if we can educate them (athletes) and give them skills training. (General Secretary, FAZ)

... We really need corporate partners. So, we are appealing to the authorities and the corporate world to come up and directly sponsor athletes based on their potential. (General Secretary, ZAAA)

Suggestion for ensuring that the athletes are educated

Some participants expressed the need for ensuring that the athletes are educated. It was suggested that through partnership with other stakeholders, scholarships could be awarded to deserving

athletes. However, one respondent suggested that there was need to notice and nature the skills, he remarked that there was life beyond education.

The federations should find opportunities for athletes to go back to evening classes or part time school during their career. They should schedule for their classes. If athletes can be recognized for their performance and given scholarship, then that will be very good for the country. Athletes should be advised to continue upgrading their education while pursuing their career. (General Secretary, NOCZ)

We are looking forward to having a university that can be specifically for sports and engage high performing athletes. The best can be identifying the deserving elite athletes to be taken up by these universities so that they play for them and are awarded a scholarship. (General Secretary, NAZ)

We are supposed to be making agreements with some colleges and universities TO take our athletes there so that we are paying for them and they can be going to learn and training at the same time more especially tertiary education to give them other skills... Authorities and the corporate world need to come on board and offer direct sponsorship to deserving athletes. (General Secretary, ZAAA)

4.5 Summary

Based on the three research questions that this chapter has presented, the findings that were arrived at strongly revealed that athletes retired either by voluntary (making a decision to willingly retire) or involuntarily (being forced by circumstances to retire). Mostly the athletes who retired involuntarily, did so because they sustained injuries during their athletic career. To support their adjustment to the retirement transition, majority of the athletes attempted to pre-plan for their retirement. The findings revealed that all the athletes' livelihoods were either dependent on their employment or their own businesses. The data also revealed that the sports organizations offered a lot of educational/ career intervention. However, majority of the sports organizations offered minimal financial literacy/ assistance and pre-and post-psychological intervention to mentally prepare the athletes for retirement. Furthermore, the findings revealed that the sports organizations faced the following challenges: athletes' career pathway has not been included in the sports policy or the National Sports Council Act; the speed of response to some of the programs from the athletes

and officials that runs the associations was very slow; slowness in incorporating the federations and associations; inadequate resources to enable sports federations/ associations implement their vast ideas; the attitude and mindset of athletes is ungovernable when exposed to money. Furthermore, the sports organizations made suggestions on how to improve the athlete career program based on their experiences, the suggestions made were as follows: effective policy formulation; improving partnership with other stakeholders; and ensuring that the athletes were educated. The chapter that follows is a discussion of the findings that have been presented in this chapter.

CHAPTER FIVE: DISCUSSION

5.0 Overview

This chapter discusses the findings of the study and their implications on athletes' retirement transition. The purpose of the study was to explore the experiences and livelihoods of retired athletes in career transition based on the retirement interventions offered by sports organizations during and after retirement. The findings are discussed in relation to the research objectives and the existing knowledge in athlete career transition. In this chapter, effort has been made to reflect, confirm and extend current knowledge and thinking in athlete retirement interventions. This has helped to interpret and outline what the findings meant to the current study.

5.1 Livelihood experiences of elite retired athletes after retirement

It was evident from the data collected that the impulsion of athletes' retirement transition is due to two primary factors, namely voluntary retirement (making a decision to voluntarily retire) and involuntary retirement (forced by circumstances to retire) acknowledged as the primary reasons for athletic retirement by Taylor & Ogilvie, (1994) and have been examined extensively in athletic retirement-related literature (e.g., Lavalley and Wylleman, 2000; Marthinus, 2007; Ristolainen et al., 2012; Tshube, 2014). The reasons for voluntary retirement shared by three athletes in this study include free choice as they wanted to transition from active participation on the field to doing something else. When an athlete decides to retire voluntarily, they take their time to think through their decision and they prepare for their lives after retirement. In this case, the athletes who decided

to voluntarily retire had secured a plan and occupation after their retirement. These athletes most likely had time to prepare themselves emotionally and economically for their retirement and adjust their social and material lifestyles, hence, having a positive retirement transition. This is consistent with Taylor & Ogilvie's (1994) model of adaptation to retirement which shows that free choice to retirement is a desirable and reason for athletic retirement because elite athletes usually feel better about their decision to retire when it is of their own accord.

The reasons for involuntary retirement shared by the six athletes in this study include injury, deselection from the team, reduced performance and age. Involuntary retirement often has a negative impact on the athletes because they don't anticipate an abrupt end to their career. Injury has been reported as a primary cause for athletic retirement in the previous studies (e.g. Ristolainen et al., 2012; Sinclair & Orlick, 1993). Additionally, age, reduced performance and deselection have consistently been identified in other related literature (e.g. Lavalley et al., 1997; Ogilvie & Taylor, 1993; Taylor & Ogilvie, 1994). Involuntary retirees often experience psychological distress of feeling stressed, devastated and in some cases, isolated, they don't often prepare emotionally and economically for their retirement. Shahnasarian 1992; Sinclair & Orlick, 1993 confirms that athletes who are either released due to injury or cut from their team most likely have very negative effects on their retirement and overall life experience. This is consistent with the findings in this study because the athletes who retired due to injury and deselection felt that they did not get the chance to prove their value or they were failures because they were not able to achieve their goals. They feel like they struggled to identify who they were without the sport and were sceptic about their capability to do anything else. Therefore, in most cases the athletic retirement cannot be predicted and the more sudden the retirement is the more rigorous the complications usually are.

Responses from the interviews show that the majority of athletes pre-planned for their retirement, except for those whose careers were cut short because of an injury. Athletes who pre-planned their retirement were employed either by the defence forces as soldiers or as government officers. They may also have invested in businesses, had an educational qualification or became a boxing promoter. It is important to note that most of the athletes who were not employed by the military forces or government officials before retirement needed to plan for their careers after retirement. The findings suggested that most of the athletes balanced between their athletic career and their employment or education in order to prepare for a post-sport career transition and adaptation as

confirmed by Tshube and Feltz (2015). This is so because athletes have limited time to prepare adequately for their retirement and so, they need to balance between their career as sportsmen and employees or students during their careers. Pre-retirement planning is very important considering the fact that a career in sport is relatively short and that planning in advance decreases the retirement challenges as described by the participants. The high number of participant preparation for retirement in this study might be linked to their positive retirement experiences. This can be linked to the number of retired athletes who were in employment during and after their retirement. Consistent with Sinclair and Orlick (1993), proactively preparing for retirement supports optimistic adjustment to retirement by helping athletes identify extra interests in their lives. Pre-planning helps the athletes who are dependent on sport for their self- concept and identity by developing and encouraging active decision making, occupational and investment endeavors, continuing education and social networking during their careers (Hawkins and Blann 1996; Marthinus, 2007). Studies suggest that when athletes gain additional qualifications prior to athletic retirement it increases their self-esteem and life satisfaction when they retire (Kleiber & Malik, 1989). This is evident from the participants who retired after obtaining a bachelor degree and those who obtained additional coaching qualifications when they were employed by the defence forces as soldiers. The participants had self-esteem and satisfaction due to the additional qualifications and their lives were well secured. This finding supports suggestions from previous literature (e.g. Smith and Mcmanus, 2008; Stambulova, 1994) that encouraging elite athletes to pre-plan and equipping them with a balanced and various ranges of life competencies is an effective strategy to enable a smooth transition personally, socially, academically, or professionally and financially into post-sports life.

The findings suggest that some athletes were enthusiastic about their retirement as they were looking forward to facing new challenges in their lives. They were contented with what they had achieved after retiring. Studies (e.g. Alfermann et al., 2004; Sinclair & Orlick, 1993) suggest that elite athletes usually experience positive transitions to retirement. For some elite athletes retiring from sport is a pleasantly expected event because it allows opportunities for development and personal growth (Coakley, 1983). Similarly, this study shows that there are opportunities for development and personal growth experienced by some participants who maintained some form of employment or education throughout their high performance sport careers, despite training and competitive schedules, providing them with different aspects of life to focus on after retirement.

The number of participants (four out of nine) who reported having at least a positive retirement experience is fair. This is possibly due to the fact that most of the participants had prepared in advance for their retirement. The findings revealed that some athletes experienced negative retirement because their careers were cut short and they had adjustment difficulties. Interestingly, it was also revealed that even those who prepared to retire also had adjustment difficulties. This could be because athletes struggle to come to terms with the challenges of adaptation and acceptance of their retirement experience from elite-level sport. Consistent with the findings by Smith 1999 and Coakley, 2006, most athletes, while they believed they were prepared for retirement, admit that when faced with a retirement event, they realized that their preparation efforts were inadequate resulting in negative feelings of subjective well-being. However, contrary to the findings in other literature (e.g. Lavalley & Wylleman, 2000; Marthinus, 2007; Ristolainen et al., 2012; Taylor & Ogilvie, 1994; Tshube, 2014) which suggest that athletes who involuntarily (because of age, deselection or injury) retirees experience social, psychological or economic distress than those athletes who retire voluntarily. This study reveals that not only involuntary retired athletes face social, psychological and economic distress, but voluntary retired athletes also face such distress, especially when they do not prepare adequately and they are faced with challenges that they believe are new to their experiences. Some studies indicate that elite athletes have negative feelings during their retirement and the negative feeling reduces as time passes following their retirement (Young et al, 2006; Petitpas et al, 1997). Similarly, some athletes in this study had a negative retirement experience which eased considerably after some time. As a result, the negative retirement experiences may have been strongest immediately after retiring and eased once they became accustomed to their new lifestyle.

Most studies that have examined athletic retirement clearly revealed that athletes receive social support from their families, spouses and friends (e.g Lavalley and Wylleman, 2000; Marthinus, 2007; Ristolainen et al., 2012; Taylor and Ogilvie, 1994; Tshube, 2014). The social support received by the participants in this study appears to fit on the continuum; all the participants in this study mentioned their family and friends as their source of social support during their retirement transition. The participants who were married also revealed that their spouses were their source of social support. This study suggests that family, spouses and friends should be involved in helping the athletes make the transition out of sport into a new career or activity. This appears to have prevented the athletes from having a completely negative retirement experience associated with

loss of social support from within their sporting environment. With the family, friends and spouses' support, athletes are given psychological assurance to overcome any challenges ahead of their careers. Otherwise, the absence of social support from close relations is likely to affect the retired athletes' adaptation to retirement.

To accord the researcher an understanding as to whether retirement athletes are satisfied with their post-sport career or not, the researcher asked the retired athletes to describe their day to day lives and how they were sustaining themselves after their retirement. It was evident from the findings that athletes' livelihoods were either dependent on their employment or their own businesses. The findings suggest that some athletes who received an educational degree before retiring were in employment. Some were employed before retiring by the defence forces except for one who was employed after retiring. One of the athletes was employed as a coach at a football club, one was a promoters of boxing and a manager of an academy and another was in consultancy. They were hired to do programs and designed exercises which were modified by experts and they also worked with children. This is consistent with Zou and Jiang's (2011) study that indicates that the factors of social security systems, social attention, educational levels and social development have obvious positive effects on the athletes' sustainable livelihoods of assets formation. This is true because having a social security system, social attention, educational qualification and social development has an impact on the livelihood of the retired athletes. With all these factors present, the athletes had a sustainable livelihood. All the participants were socially attached to their sports careers as coaches or physical trainers or methodology teachers. Kaul (2017) deemed having a backup option and education, whether in sport or out of sports, as important to ensure the athletes' livelihoods were secured after retirement. It was evident from the findings that four of the athletes were not satisfied with their post-sports careers. They felt that retirement had affected their lifestyles because they didn't earn as much as they had earned during their sports careers and that it had affected their exposure to the world. Retirement has impacted their lives negatively; they are made to feel like failures because they do not lead a life that they hoped to after retirement. While five of the participants were satisfied with their post- sports careers, they were doing fine and their livelihood were secured, they enjoyed what they were doing. It can be concluded from the five participants who were satisfied with their livelihoods that their level of preparedness and adjustment was high leading to a stable livelihood after retirement. Consistent with Tshube's

(2014) findings, all the athletes did not express financial insecurities. They all had full- time jobs except for two who were into business.

This study supports Zou and Jiang's (2011) advise that, in order to improve the optimal allocation of athletes' sustainable livelihoods, it is essential for the sports organizations to improve the ultimate objective of security policy, reforming distribution system of athletes' intangible assets, educational mechanism, completing athletes' social system, payment mechanism and establishing multi-tier social system network. On the other hand, this study is in support of Hoffmann et al, (2013) who note that athletes need to prepare for a new occupation in order to secure their livelihoods after retirement. From the two studies (Zou and Jiang, 2011; Hoffmann et al, 2013), it is evident that the sports organizations and the athletes need to work hand in hand to ensure that the livelihood of the athletes after retirement is secured.

The retired athletes' advice for future retiring athletes was for them to balance between their career and their education or business in order for them to secure employment after their sports career. This advice is consistent with the study by Tshube and Feltz (2015) where elite athletes balanced between sports and school in order to prepare for a post-sport career transition and adaptation. It was observed that elite athletes were either graduating from university or having a full- time job during one's career in sports and having a part- time job during one's careers in sport. It is important for athletes to balance between their careers and education or business because it is an effective way of preparing for their retirement and livelihood after retirement. If more elite Zambian athletes balance between their careers and prepare effectively for their life after retirement, then their livelihoods after retirement will be secured, leading to satisfaction. Some athletes advised future retiring athletes to listen to advice given during workshops and gatherings and to be disciplined and to stay focused. One of the athletes advised the future retiring athletes to attend all the activities and trainings they are called to attend. It is imperative for future athletes to be attending workshops and gatherings that impart knowledge on how to prepare for their future. This is likely to help the athletes advance their reasoning and responsibility on handling finances and investing for their future. Other athletes advised the retiring athletes to stay loyal to their clubs as they would be easily accepted after retirement and put God first, respect their parents and to be role models, among others.

5.2 Pre and post retirement interventions offered to athletes by the sports organizations

In recent years, numerous interventions have been developed in countries around the world with the view that interventions at organizational level might be useful for facilitating the career transition process form (Smith, 1999; Lenton, 2016). This study has revealed that sports bodies within Zambia acknowledge the need for strategies to prepare athletes for life after sports. It was discovered that all the sports organizations involved in this study had a role to play in one way or the other regarding athletes' career transition directly or indirectly. Wylleman et al. (2004) notes that interventions are typically managed by government agencies (e.g. in Zambia via NSCZ), National Sports Association/ Federations (e.g. NAZ, FAZ) and National Olympic Committees (e.g. Zambia National Olympic Committee) to help elite athletes develop career, social and educational skills to support their adjustment and quality of life throughout the retirement transition (Taylor & Ogilvie, 1994; Stronach & Adair, 2010).

Athletes' retirement interventions are highlighted as an essential aspect for helping athletes to cope with life after retirement. Therefore, sports organizations were required to describe the pre- and post-retirement interventions that they offer to the athletes. The athletes were also asked to describe the retirement interventions that were available before and after their retirement and their implication on the quality of their retirement. This would help determine the effectiveness of the athlete transition interventions provided by the sports organizations as athletes are the direct beneficiaries of any transition interventions and are therefore thought to be in a better position to tell if the program benefited them or not.

5.2.1 Career and Educational Intervention

Career and educational intervention was one of the interventions that the retired athletes received from the sports organization. Dual career, financial literacy/ assistance and management training were offered in form of career and educational assistance.

5.2.1.1 Dual Career

According to the findings, it is evident that career and educational intervention had been given attention by some sports organizations. Each sports organization had reported having offered a career and educational related intervention and these interventions were categorized as follows:

dual career, financial literacy/ assistance and management skills training. Under educational interventions, it was revealed that one sports organization offered two sessions the previous two years, including a workshop on IOC Athlete Career Programme (IOC ACP) which was meant to advise the athletes to advance in their education, while the other one was to help athletes get groomed on how to become business men and women through the 365 platform under the Olympic movement. One of the athletes confirmed having benefited from the 365 platform under the Olympic movement and had represented the country through the platform. However, there is need for the sports organization to sensitize the program so that majority of the Zambian athletes can benefit from it. It was also revealed in an interview that one of the sports organizations had partnered with seven universities in the United Kingdom (UK) to offer scholarships to deserving athletes. However, there was no proper documentation of the terms and conditions of the partnership. Secondly, this had not yet been operationalized because of inadequate qualified athletes for the scholarship. It was also revealed in this study that two of the sports organizations had partnered with the military forces and other companies like Zambia Sugar Limited that employed the athletes based on their recommendations. It was a requirement that for anyone to join the military forces, they needed to have a full senior secondary school certificate. Consistent with the finding by Lenton (2016) various interventions directly support athletes looking for employment through connections with companies that offer suitable employment opportunities. Athletes who receive the career and educational interventions typically experience a positive retirement. The intervention is likely to positively impact cognitive, behavioural and emotional readiness for post-retirement life (Alfermann et al., 2004; Taylor & Ogilvie, 1994). Therefore, it's important for the sports organizations to ensure that all the athletes have access to such interventions by identifying the athletes' interests and offering programs that are in line with the athletes' interests.

On the other hand, most of the athletes confirmed having received the pre- retirement career and educational interventions during their sports career while some received post-retirement career and educational interventions after their sports career. Three of the participants were offered sponsorship before retirement; one was sponsored to go back to school. However, the scholarship was withdrawn after the contract was terminated. The other one was sent to Germany to do a diploma in coaching was sponsored by FAZ. The other one was awarded a diploma track sponsorship at that institution until he got his degree at a university. However, one was offered a

number of sponsorships from the Ministry of Foreign Affairs, IOC in partnership with World Olympian after they retired from active running. A study in New Zealand by Smith (1999) shows that through studies, athletes make a relatively trouble free and smooth transition out of high-performance sport due to the successful utilization of career transition programs, personalized program delivery methods such as individual and small group counselling. The presence of the scholarships reminded the athletes of the importance of planning for their post-career life and it seems to have encouraged them to use the support available during their career and after retirement. It is evident that these participants would have been less persuaded to have studied if the scholarships were not available to them. Therefore, it is important for different stakeholders to come on board and offer scholarships to the athletes to motivate them to pursue different studies before and after their retirement.

Some athletes confirmed that they were connected to the Zambian Defence Forces through sports organizations and were offered employment before they retired. They were full-time employed and they balanced between their sports career and employment as they were playing for the sports club within the military forces. This is consistent with Lenton (2016) that various interventions directly connect athletes looking for employment with companies that offer suitable employment opportunities while others provide workshops to enhance the ability of athletes to choose their own career paths. Nevertheless, some athletes got employed after their retirement from their sports careers. One got employed by the Zambian Defence Forces as an officer and coach; another was employed as a physical trainer and assistant coach for the national team and later as a coach for a club; one was employed as coach in Mauritius then later he was appointed the technical committee of NOCZ and got employed as a sports coordinator at an international school in Zambia. It is evident that having employment during and after retirement secures the athletes life after retirement from active sports. Most of the athletes who were employed did not worry about retirement; even in times of injuries, they were still comfortable. One participant acknowledges that resigning from the defence forces as a soldier to become a promoter affected his pre-planned retirement and had to struggle in order to be successful.

5.2.1.2 Financial literacy/ assistance

It was evident from the findings that financial intervention was offered by some sports organizations. It was revealed that some sports organizations offered insurance against injury and accidents during their duty to the athletes and benevolent fund based on the 2.5% of the prize money the athletes contributed. It was evident that financial literacy workshops with strategic partner ABSA Bank (Barclays Bank Zambia) were conducted by some sports organizations and they had signed a Memorandum of Understanding with Mukuba Pension to enable athletes to be getting a pension after retirement. However, this had not yet been operationalized. The idea of including professional athletes to the pension scheme can be very significant to an athletes' retirement as they would be accorded an opportunity to receive a financial package which means that they will be having a good start financially, after retirement. It was also revealed that payments to the athletes were made through their bank accounts to teach them how to save and invest their money. Bayer, Bernheim, and Scholz, (2009) found pre-retirement seminars and workshops to be effective for educating individuals regarding financial planning for retirement from the workforce. Therefore, seminars and workshops might also potentially assist elite athletes in Zambia with financial planning for retirement. If the athletes are taught how to manage their financial resources effectively, they would be able to invest it in other businesses, like farming. However, the seminars and workshops for the work force seem to focus exclusively on financial planning and it is currently unknown whether they would assist athletes during retirement transition in other aspects such as offering financial empowerment to start a business or a tractor and land to start farming. With such type of empowerment and guidance on financial management, athletes would be stable after retirement.

Financial literacy was offered to two participants from their coaches and entrepreneurship skills outside the country. The results show that five of the participants never had financial education, but they looked forward to having it. This is consistent with Smith's (1999) findings that many athletes indicated the desire for financial education. Financial education is very important in an athletes' life considering the fact that the majority of them have limited opportunities to further their studies. With financial education, athletes learn how to manage and invest their money in assets. Therefore, sports organizations should consider offering financial education to their athletes

and encourage them to register to the 365 platform under the Olympic movement in order for them to gain skills and competences through the business workshops offered.

5.2.1.3 Management training

According to the findings, four of the sports organizations offered technical program. They provided coaching and administration courses for the active and retired athletes in order to help them have a skill and gain work experience. The sports organizations revealed that they organized and encouraged athletes to pursue different skills under coaching and administration courses. Through seminars and workshops, athletes were trained at national level, the successful athletes advanced to take part in international course training. The sports organizations used workshops and seminars as a mode to help athletes gain work experience through skills training. This is consistent with findings by Lenton (2016) and Hawkins & Blann, (1996). However, one sports organization reported that some athletes who were in the limelight did not attend the workshops that they had organized. On the other hand, the consistency of these programs is not known as certain organizations did not have a clear program guideline on when the workshops and seminars were held annually. With consistent and effective communication, athletes would take the technical programs seriously and attend the workshops and seminars. It is also important for the sports organizations to educate the athletes on the importance of such programs. If the athletes understood the importance of certain programs they would be very interested to attend. Apart from technical programs, sports organizations need to consider offering tangible training in skills such as carpentry, plumbing or farming to the athletes so that they reduce the athletes' dependency on sports organizations after retirement.

The retired athletes confirmed that they were offered management training during their careers. While some utilized the opportunity, others did not. Four of the athletes reported that they were offered coaching training by their associations before or after they retired from their sports careers. However, the consistency of such training is unknown. Lenton (2016) and Hawkins & Blann, 1996 noted that programs that help athletes to gain actual work experience are highly desired as a form of career assistance by elite athletes. This would enable the athletes to have a sound decision of what they would like to be after retiring through the developmental skills and experiences from the training offered.

5.2.2 Psychological Intervention

Out of the seven sports organizations that took part in this study, only two sports organizations reported having offered psychological intervention during the athletes' participation in form of encouragement and advice. Only one sports organization reported that they included some retired athletes during their psychological intervention programs. From the finding, it was revealed that psychological interventions prior to their retirement were neglected. This might be due to lack of general awareness of their importance to retiring athletes, limited qualified personnel in the related field or limited funds. One thing for sure is that the sports organizations in Zambia lack applied sports psychologists as there are limited qualified personnel in the area.

A study by Lavallee (2005) notes that post-retirement counselling helps retired athletes adjust positively to retirement by learning how to utilize coping skills. Therefore, the availability of this type of psychological intervention in the sports organizations is likely to develop strategies to help athletes cope with retirement related distress. However, this can only be possible with qualified applied psychologists or counselors in the sports organizations. Consistent with Kaul (2017), this study recommends that assistance should be offered by the government. There should be a good team of doctors, including applied sports psychologists in sports organizations that will assist athletes deal with the transition process. Therefore, the NSCZ needs to assist the sports associations in this area by ensuring that such courses are introduced in the country or that they source for qualified personnel outside the country or by offering scholarships for people to have such qualifications. As it is, there is no university in Zambia offering sports psychology. Having applied sports psychologists or counsellors in sports organizations will help deal with the retirement experiences, fears and frustrations by assisting athletes through individual counselling or within the context of support group sessions with fellow retired athletes.

The inadequate psychological interventions were confirmed by the athletes. Only four athletes in this study confirmed having received pre- retirement psychological interventions during their sports careers. The psychological interventions were in the form of advice and encouragement on preparing for retirement, mainly from the coaches, a sponsor and NSCZ. However, the post-psychological interventions were not offered to the athletes after they retired. This is consistent with the findings by Stephan et al., (2003) and Lenton (2016), which indicate a lack of adequate psychological interventions for elite athletes to cope during and after their retirement. It was

observed by Lavallee (2015) that post-retirement counselling assists retired athletes to adjust to retirement by learning how to utilize coping skills. Therefore, the availability of this type of intervention is possibly integral to helping future retiring elite Zambian athletes to develop coping strategies after retirement.

Most of the athletes reported that they had received at least an intervention under psychological, career and educational intervention from different sports organizations in Zambia. However, two athletes reported that they had never received any form of intervention for retirement from the sports organizations in Zambia. It was clear that receiving psychological assistance via counselling or career and educational assistance via scholarships, employment, management training and financial literacy/assistance was influential towards encouraging participants to be independent or to study and gain qualifications. Grove (2005) notes that learning experiences through workshops, seminars, educational modules, and individual counselling provides athletes with an introduction to career planning and development by focusing on interest and value exploration, decision making, career awareness, interview techniques and job search strategies. Therefore, sports organizations should ensure that the learning experiences of athletes are well organized to meet their needs and demands so that their lives after retirement is secure.

The career and educational interventions and psychological interventions offered to elite Zambian athletes were highlighted with suggestions made for future athletes' interventions. The athletes believed that psychological, career and educational pre and post- retirement interventions would be more effective if they were made available to athletes not only during sports careers, but when they were in the process of adjusting to retirement as well. Athletes felt that career and educational interventions should be enhanced for all future retiring athletes in Zambia by ensuring that sports organizations create access to equal education, scholarships and employment opportunities to all the athletes. If this suggestion materialized, more elite Zambian athletes would have access to the career and educational interventions. This would increase the possibility of a higher number of retiring athletes having better post-retirement career prospects and subsequently adjust well to post-retirement life. Many athletes suggested that psychological interventions should be enhanced by inviting motivation speakers and experienced retired athletes. Furthermore, encouragement would reduce negative retirement experiences. This is reflective of the high level of importance placed on the future availability of athletes and the lack of adequate pre-and post-psychological

intervention presently. Research supports the suggestions for increasing the availability of psychological interventions to elite athletes. Several studies (e.g. Lavalley, 2015; Stephan et al, 2003; Lenton, 2016; Smith and McManus, 2008; Taylor and Ogilvie, 2001) have noted the importance of psychological interventions as crucial to the adaptation of retirement transition for elite athletes as many athletes require psychological interventions to cope with the negative experiences which include depression and loneliness.

5.3 Challenges facing sports organizations in implementing retirement interventions

Sports organizations are often faced with challenges in ensuring that the athletes' retirement interventions are implemented. One of the challenges was that the speed of response from the athletes and officials that run the associations was too slow. On the other hand, the sports organization (NOCZ) was a bit slow in incorporating the associations and federations. Sports organizations in Zambia have a mandate to ensure that career interventions are provided but the lack of coordination and divergent goals and plans in sports organizations leads to the disruption in communication and coordination of programs. Santos et al (2016: 144 states that, "the official sports organizations must share responsibilities in helping the management of athletes' lives after the career through mentoring programs, education and other intervention support. The sports structure in the athlete's environment must be able to effectively assist their efforts so that they can overcome these challenges as best as possible." By sharing responsibilities each stakeholder will be responsible for their assigned duty, hence reducing on the slow response to certain programs. There is a need for the sports organizations to make a program that they will all be following to ensure that they hit the deadline and that no one is left behind.

Among the challenges is lack of policy towards athletes' career transition. It was observed that Zambia as a country had overlooked the athlete's career pathway, there was no proper documentation on athletes' career pathway in the sports policy and the National Sports Council Act. It was reported that as much as the act had leverage to invest in any business and raise resources to support sports development and athletes, there was limited qualified human resource to spearhead the program. A study done in Zambia also revealed the absence of a national policy on ageing people (Changala et al, 2016). This is the case with the national sports policy, as it too does not have any directive on athletes' career pathway. Literature by De Bosscher et al. (2010)

created the Sports Policy factors leading to International Sporting Success (SPLISS) model for the policy makers around the world so that they could access their policy by making comparisons with other countries and ensure that the athletes' career pathway is included considering the impact it might have on the effective delivery of the programs through the sports organizations and the benefits on an athlete. Therefore, this study suggests that policy formulators in Zambia should access the Zambian policies by making comparisons with other countries that are successful in the sports sector.

The attitude and mindset of athletes was the third challenge faced by sports organizations. They perceived athletes to be ungovernable whenever they were exposed to finances. However, a study by Lavalley and Wylleman (2004) emphasize that it is through education that athletes are educated to advance their reasoning and responsibility. The athletes themselves and the sports organizations stated that majority of the athletes did not have school certificates. Therefore, the major reason for the athletes' attitude and mindset towards finances might be due to lack of exposure and financial literacy from the sports organization. Hence, sports organizations offering the Athlete Career Programme should advance individual and professional support provided with understanding the athletes' needs (Suutarinen, 2014). This will enable the sports organizations to know the rightful programs that will be beneficial to the athletes based on their capabilities and level of understanding.

Inadequate resources to implement vast ideas due to economic constraints in the country was the fourth and final challenge reported. It was reported that sports organizations had limited resources to effectively enable them to carry out the athlete career programs. This is consistent with literature from other organizations (Sukamdi et al. 2020); Lathaa & Prabhakarb 2010; Siegler et al, 2015 Douglas et al. 2003; Bromideh, 2011 which faced financial (inadequate funding, keeping a trusted and confident relation with the sponsors and donors), and human resource (in particular administration and expertise) challenges. In addition, Gorely, Bruce, & Teale, 1998; Lavalley et al., 1997 noted from that there is an existence of barriers, including financial constraints which lead to wider retirement concerns often being neglected. This study suggests that the government and sports organizations should involve different stakeholders to invest resources into these aspects of elite-sports to support the sports organizations by investing additional money into

athletes' retirement- related interventions. If this suggestion materialized, the sports organizations would have enough resources to effectively offer retirement interventions to all the elite athletes.

The sports organizations made suggestions that they felt if implemented, would enhance the athletes' transition programs offered in Zambia. Among the suggestions were: suggestions critical to effective policy formulation; suggestions on increased funding from different stakeholders; suggestions on improving partnerships with other stakeholders; and suggestions on ensuring that the athletes are educated.

The majority of the sports organizations expressed the need of including the athlete career program in the Zambia National Sports Policy and the National Sports Act. Having a richer sports policy and national sports act would entail that all the stakeholders would effectively be guided on their role in the athlete career program. This study supports suggestions on the effective formulation of the policy on athletes' career program. In Zambia, the sports policy has not included any policies on athletes' career programs. This, to some extent, has affected the sports organizations as they too have no policies on athletes' career programs, they do not have a clear guideline from the sports policy. With an effective policy in place, the sports organizations will be properly guided and they will effectively implement the directive which will be given through the sports policy. According to Santos et al (2016) and De Bosscher et al. (2010), the Sports Policy factors leading to International Sporting Success (SPLISS) are developed for nations to assess their own policies for the improvement of sport across the pillars of which the fifth pillar is athletic and post career support. It is, therefore, important that the Zambian sports policy formulators assess their own policies on athletes' career program by emulating what countries like South Africa and Botswana, among others, have done by including the athletes' career program in the policy. These countries have recognized the importance of an athlete and their wellbeing during and after retirement. If this suggestion materialized, sports organizations are likely to ensure that they have valuable athletic and post career supporting policies and strategies that will be implemented to ensure an effective post- career transition through sports organizations. The IOC Sport Administration Manual (2010:90) states that, "direct actions (e.g. the implementing of programs) should remain the primary responsibility of national bodies (NOCs, NFs, government, etc.)" Therefore, it is the duty of the government, NOCs and National Federations in the country to ensure that the athletic career transition Programme is effectively implemented.

The sports organizations expressed the need for funding from different stakeholders. Greater funding for athletes' retirement-related intervention in Zambia would potentially increase the number of elite athletes who receive career and educational assistance and, thus, adjust well to retirement. In this case, Lenton (2016) suggests that cost-benefit analysis that examines the importance of investment into retirement interventions in relation to other sporting areas could potentially provide insight regarding the value of investment in such interventions by sports organizations on elite athletes.

The participants expressed the need for an improved partnership among different stakeholders. The federations and associations needed to support the policy guidelines and formulate strategic plans in line with the NOCZ strategic plans in order to be moving at the same pace. The NSCZ and NOCZ need to work together in order for them to succeed in running sports activities in the country. Different stakeholders could also partner with associations and federations in ensuring that their plans and goals are effectively met. Santos (2016) recognizes the need for the sports organizations to work together and share responsibilities in helping the management of athletes' life after their career through education, mentoring programs and other intervention support. Sports organizations need to invite different stakeholders outside sports and make partnership with them in achieving certain goals. It was suggested that federations needed to create an engagement with different universities; the Ministry of Sports and Ministry of Education needed to be combined and that the authorities and corporate world needed to come up and directly sponsor athletes based on their potential. This study supports the suggestions on effective partnership among sports organizations and stakeholders outside sports. It is through partnership with different stakeholders that psychological, career and educational interventions will be effectively implemented to enable positive retirement for elite athletes.

The need to balance school and sport was another suggestion from the sports organizations. It is essential for sports organizations and major stakeholders to provide educational related services for athletes in retirement transition. According to Tshube and Feltz (2015) elite athletes balanced between sports and school in order to prepare for a post sport career transition and adaptation. It was observed that elite athletes were either graduating from university or having a full-time job during one's career in sports and having a part-time job during one's career in sport. The findings from the second objective show that none of the athlete participants who had their career within

Zambia was a university graduate, except for one who was sponsored abroad and pursued most of his career there. This could be a sign that education is not much of a priority for the athletes in Zambia. Through education, an athlete will advance their reasoning and responsibilities (Lavallee and Wylleman 2004). Therefore, it is essential for athletes to be encouraged to go back to school. A study conducted by Suutarinen in Finland shows that the higher the athletes' degree of education held, the more he/she earned annually. The current study is in support of Suutarinen's (2014) suggestion that the Athlete Career Programme should advance the individual and professional support provided with understanding the athletes' needs. Therefore, the sports organizations should combine with the colleges, universities and the corporate world to create a favorable environment which accommodates the athletes and award them scholarships based on their interest and needs in education. From the suggestions, it is evident that the sports organizations recognize the importance of the athletes being educated. However, they have not engaged the universities, and it is up to the sports organizations to take the first step and show interest, that the universities will accommodate them, based on the urgency.

5.4 Summary

Based on the discussion of findings for the three research objectives, athletes retire either by voluntary or involuntarily. Mostly the athletes who retired involuntarily, did so because they sustained injuries during their athletic career. Majority of the athletes attempted to pre-plan for their retirement in order to adjust effectively. The athletes' livelihoods were either dependent on their employment or their own businesses. The data also revealed that the sports organizations offered a lot of educational/ career intervention. However, majority of the sports organizations offered minimal financial literacy/ assistance and pre-and post-psychological intervention to mentally prepare the athletes for retirement. Additionally, sports organizations faced the following challenges: athletes' career pathway has not been included in the sports policy or the National Sports Council Act; the speed of response to some of the programs from the athletes and officials that runs the associations was very slow; slowness in incorporating the federations and associations; inadequate resources to enable sports federations/ associations implement their vast ideas; the attitude and mindset of athletes is ungovernable when exposed to money. Furthermore, suggestions on how to improve the athlete career program based on their experiences, were as follows: effective policy formulation; improving partnership with other stakeholders; and ensuring

that the athletes were educated. The chapter that follows includes conclusion and recommendations.

CHAPTER SIX: CONCLUSIONS AND RECOMMENDATIONS

6.0 Overview

This final chapter is an attempt to show that the research questions which were raised in chapter one have been answered. The researcher has, additionally, endeavored to show that the gaps in knowledge that were identified during the literature review have been filled. Efforts have been made to remind the reader of the aims of the study and then a summary of the main research findings as answers to the research questions have been presented. The chapter also presents the study's recommendations arising from the reported pre-and post-retirement interventions. This is followed by suggestions on areas for future research and interventions since some of the findings may require further research.

6.1. The Main Research Findings and Conclusions

This study was looking at the experiences of retired athletes and the retirement interventions offered by sports organizations during and after retirement in Zambia. The problem that was identified for investigation was that of not knowing the athletes' retirement interventions that were made available by sports organizations in Zambia and the impact they had on the athletes pre and post retirement process. From the study, an overarching conclusion is that even though some sports organizations have tried to offer retirement interventions to improve the elite athletes' retirement

process, the elite athletes still lack a certain level of equal access and opportunity to retirement interventions in Zambia.

The first research question sought to elicit data which provided answers on the experiences of retired elite athletes and their livelihood after retirement. The results from the retired athletes showed that the Zambian retired athletes' reason for retirement was due to free will, injury, deselection from the team, age or reduced performance. The majority of the participants pre-planned for retirement, except for two whose careers were cut short through injury. It can be said that the majority of elite athletes in Zambia might be aware of the importance to pre-plan for life after retiring, which might be due to the awareness from the interventions which seven participants had access to. To varying degrees, it appears that pre-retirement planning helped the majority of the participants to cope and adjust to the transition. However, some athletes whose careers were cut short due to injury and those who did not adequately pre-plan for their retirement had adjustment difficulties after retirement. Other athletes experienced a negative retirement which eased considerably after some time. Athletes received social support from their families and friends. The retired athletes' livelihoods were dependent on their employment or businesses. Some of them were employed in the defence forces as soldiers, in the international school as trainers, and others as coaches, while others were into business and consultancy. Some of the participants were not satisfied with the post- retirement career; they felt that their retirement had affected their livelihoods, while four of the athletes felt satisfied. Their livelihoods were secured and they enjoyed what they were doing.

The second research question solicited data which helped the researcher to get to know the pre- and post-retirement interventions offered to the athletes by the sports organizations. From the data collected from both the athletes and sports organizations, educational and career planning was the greatest form of assistance that the sports organizations offered to the elite athletes. One sports organization had offered two workshop sessions on the IOC Athlete Career Programme (IOC ACP) meant to advise the athletes to advance their education, while the other one was to help groom the athletes into businessmen and women through the 365 platform under the Olympic movement. This was consistent with what one of the athletes said having benefited from this program. Two of the sports organizations had partnered with the defence forces and companies like Zambia Sugar Limited to offer employment to the athletes based on the associations'

recommendations on a particular athlete. Financial assistance was offered by some organizations in terms of insurances and benevolent funds. The organizations also encourage making payments to the athletes through banks in order for them to learn how to save and invest their money. The athletes were also offered financial literacy workshops by sports organizations and their strategic partner ABSA Bank (Barclays Bank Zambia). Three athletes confirmed that some sports organizations currently offered financial assistance but not during their time. Only two of the participants were offered financial education while working outside the country, unlike the athletes who were working within Zambia. Four of the sports organizations offered coaching and administration training to the elite athletes through seminars and workshops. Athletes confirmed that they were offered management training. While some utilized the opportunity, others did not utilize it. Six of the participants reported that they were offered the coaching training before and after they retired from their sports careers. From all the retired athletes who took part in this study, eight athletes received the education and career interventions and they utilized them, except for one who never received any assistance throughout his career. The availability of psychological interventions offered by the sports organizations was minimal or non-existent in most sports organizations. Only one athlete reported having received psychological counselling from a sports organization. The other three received it from their mentors or coaches and sponsor. Only two sports organizations reported having offered psychological interventions during the athletes' participation. It was revealed that psychological interventions prior to their retirement were also neglected.

The third objective was to identify challenges sports organizations faced in the implementation of retirement interventions. The findings revealed that sports organizations faced the following problems in ensuring that the interventions were smoothly offered: the speed of response from the athletes and the officials that ran the associations had been too slow and incorporating the associations and federations was also slow. The other challenges faced included inadequate documentation on athletes' career pathways in the sports policy and the Act to guide the sports organizations; the attitude and mindset of athletes was perceived to be ungovernable whenever they were exposed to finances; inadequate resources to implement vast ideas due to economic constraints in the country was the fourth and final challenge reported. This shows that there was no much good corporation among the sports organizations and other stakeholders in ensuring that career interventions were effectively implemented. The sports organizations further made

suggestions that they felt if implemented, would enhance the athletes' transition programs offered in the country. The suggestions were: suggestions critical to effective policy formulation; suggestions on increased funding from different stakeholders; suggestions on improving partnership with other stakeholders; and suggestion on ensuring that the athletes are educated.

6.2 Implication of Practice

It is evident from the findings that the satisfaction of the Zambian retired athletes was based on whether they had a stable employment or not. Elite retired athletes in some sports organizations were offered with pre and post career and educational retirement interventions and they utilized them. However, pre-and-post psychological intervention was non-existent in most sports organizations. Even though some sports organizations had tried to offer retirement interventions to improve the elite athletes' retirement process, the elite athletes still lacked a certain level of equal access and opportunity to retirement interventions in Zambia. Furthermore, the inexistence of policy directions from policy formulators on the athletic career pathway was a central challenge for the sports organizations, as certain organizations were not responsible for their obligations unless they were made accountable. The findings of this study, regarding lack of adequate pre and post psychological interventions has important implications for the formation and occupancy of applied sports psychologists' vacancies in the sports organizations. In order to produce an effective retirement transition for elite athletes, all the sports organizations needed to have proper guidelines and to be fully engaged in the career transition program, with the heart of an athlete. On the other hand, it remains the duty of elite athletes to take active participation in their preparation for retirement. They needed to be involved at all times.

6.3 Recommendations

In the light of the findings in chapter four, the following recommendations are made:

1. Elite athletes should be attending workshops and training organized by sports organizations to prepare for their retirement. They should pre-plan for their retirement and equip themselves with various ranges of life competencies through trainings and continuous learning.

2. The sports organizations should: ensure that psychological, career and educational interventions are made available equally to all the athletes both prior to and after retirement.
3. Among the interventions being offered, sports organization should consider offering tangible skill training in carpentry, poultry, farming, and others and provide financial empowerment to ensure that these skills are effectively implemented.
4. The sports organizations should consider offering financial education to their athletes and encourage them to register to the 365 platform under the Olympic movement.
5. With the assistance from the government (NSCZ), the sports organizations should employ applied sports psychologists that will assist and prepare elite athletes mentally to deal with the psychological aspect of the transition process.
6. Sports organizations should consider formulating a union for their athletes, just like FAWUZ in order to effect the assistance given to the elite athletes
7. Sports organizations should consider engaging different stakeholders to work together in achieving certain goals. Federations need to create an engagement with different higher institutions of learning (colleges and universities) and the corporate world.
8. The Ministry of Youth Sports and Child Development (MYSCD) should provide policy directions and support from the government perspective.

6.4 Recommendation for further Studies

The following areas are being suggested here as areas for further research.

- Consider the different research designs, methodologies and approaches, such as longitudinal designs in order to follow the athletes' careers in sport to life after retirement.
- Consider evaluating the programs offered by the sports organizations and other helping professionals to make well- informed and evidence based decisions regarding their selection of sports transition interventions.

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APPENDICES

Appendix A: Retired Athletes' Consent Form

Introduction:

I am seeking your consent to be involved in a study related to the experiences and livelihood of retired athletes that I am carrying out.

Description

The study is titled “**The career interventions for the retired elite athletes in Zambia: a Phenomenological Inquiry**”. It will involve you responding to the interview on your lived experience as a retired athlete, the retirement interventions that were made available for you before and after retirement from the sports organizations and your livelihood at present.

Risks and Benefits

The only risk associated with this study is that seldom, people do not like to be participants in research studies. The benefits, which may reasonably be expected to result from this study, are that you may be helping to improve our understanding on the athletes' experiences especially the aspect of interventions provided by the sports organizations in Zambia.

Ethics and Participant's rights

This study adheres to research ethics and I assure you that:

1. The study will not interfere with your activities and Programme as a retired athlete.
2. You will not be identified or named.
3. You can choose to withdraw from the study at any time.

Thank you for considering this.

Participant's Consent

Name Signed

Programme and year of study Date

Appendix B: Retired Athlete Interview Guide

The purpose of this interview guide was to obtain a comprehensive view of the elite athletes' development and experiences during and after retirement. Thank you to have agreed to participate in this interview. We will talk about your involvement in elite athletics and the support you got from different people.

Demographics:

1. Tell me about yourself and your career

- a. At what age did you start your athletic career?
- b. Who provided you with support when you first got involved in sport and what type of support?
- c. Tell me about your initial involvement in sport and some of your major achievements
- d. What is your marital status?

General Interview:

1. What is it like to experience athletic retirement and your opinions regarding athlete career transition?

- a. When and at what age did you finish your elite athletic career?
- b. What was the reason for your career retirement?
- c. How much thought did you give to your withdrawal from elite sport?

2. What is it like to pre-plan for your retirement transition?

- a. You also stated that you did or did not pre-plan for retirement; can you talk a little bit more about that?
- b. What did you do to pre-plan for your retirement?
- c. What were your immediate worries when you retired from competitive sport if you had any?
- d. How were your social relationships affected?

3. How would you describe your retirement? Was it a positive retirement or negative retirement?

- a. You also stated that you had a positive or negative retirement, can you talk a little bit more about that?
- b. Who provided you with support outside the sports organizations during retirement transition from elite sport?
- c. What type of support were you given?

4. Describe your livelihood after sport?

- a. Tell me about your life since retiring.
- b. What are you doing now to sustain your livelihood?

c. Please describe some of the challenges/opportunities (if any) which you have experienced since retiring?

d) What advice can you give to the active elite athletes regarding retirement based on your experience?

5. What intervention programs did you receive from the sports organizations before and after retirement?

a. What is your opinion regarding the need for assistance programs to prepare and assist athletes for the transition from competing to retirement?

b. What transition and support services are available for elite athletes in retirement transition?

c. Did you receive any education, life skill training or psychological counselling during and after your athletic career? If yes, tell me more about the programs.

d. During active participation in sport, were there any available programs to prepare you for retirement? If yes, what are some of the available programs from the sports organizations that helped prepare you for life after retirement?

6. What, if any, suggestions do you have regarding the career assistance offered for future retiring athletes?

7. If you had the opportunity to make recommendations to the sports organizations based on your experience on what they can improve, what would you suggest?

8. Is there anything else you would like to add that we may have missed regarding your retirement?

Appendix C: Sports Organizations Interview Guide

The purpose of this interview guide is to obtain a comprehensive view of the sports organization on how they have helped prepare the elite athletes before, during and after retirement. Thank you to have agreed to participate in this interview. We will talk about your involvement with elite athletes and the support you have given to them.

1. Tell me about your organization

- a) Tell me about your organization in relation to elite athletic career retirement
- b) What role does this organization play to prepare elite athletes for retirement?

2. What type of interventions do you offer to the elite athletes during their career transition and explain how it is done?

- a) What programs have you conducted to help prepare the elite athletes for retirement and how effective have they been?
- b) What interventions are in place regarding athletic career transition which is in accordance with the IOC?
- c) What practical steps have been put in place to ensure that the policy framework are effectively formulated and implemented?

- d) Does your sports organization have any package for these athletes after retirement? If yes, how sufficient is it? If no, what are you doing about this?
- e) Do you have any documentations on the interventions you provide as an organization?
- 3. What are some of the challenges that you have faced in implementing the career transition programs as a sports organization considering that the National Sports Policy does not give any guidelines?**
- 4. Considering the elite athletes' sacrifice and joy they bring to the nation, what would you suggest can be done differently to assist these elite athletes for retirement**
 - a) What should be done differently at your organization?
 - b) What should be done differently by the MYSCD as policy formulators?
 - c) What should be done differently by the NOCZ?
 - d) What should be done differently by the national federation/ associations
- 5. Is there anything else you would like to add that we may have missed regarding your retirement?**

Appendix D: Document Checklist

The purpose of this document checklist was to obtain a comprehensive view of the retirement interventions that the sports organizations offered to the elite retired athletes and the time it was offered.

NAME OF SPORTS ORGANIZATION	
NAME OF THE DOCUMENT REVIEWED	
TYPES OF INTERVENTION OFFERED -Career and Educational interventions -Psychological interventions	
WHEN THE INTERVENTIONS WERE OFFERED	

