



**UNIVERSITY OF PELOPONNESE FACULTY OF HUMAN MOVEMENT AND  
QUALITY OF LIFE**

**DEPARTMENT OF ORGANIZATION AND SPORTS MANAGEMENT**

**AN INVESTIGATION OF THE IMPACT OF DUAL CAREERS ON ATHLETES' SHORT-  
TERM AND LONG-TERM FINANCIAL SECURITY: CASE STUDY OF KENYA RUGBY  
UNION ELITE NATIONAL TEAM PLAYERS**

By: Motto Amollo William Registration number: 062202202012

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Supervised and approved by:

Dr. Maria Tolika Professor

Dimitris Gargalianos

Professor Ian Henry

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## SUMMARY

Motto Amollo William: An Investigation of the Impact of Dual Careers on Athletes' Short-Term and Long-Term Financial Security: Case Study of Kenya Rugby Union Elite National Team Players

In the realm of sports science, a dual career involves a combination whereby an athlete participates in a particular sport competitively, while simultaneously pursuing an alternative profession or education. Dual career has been widely studied, and researchers have found it to be a phenomenon that ultimately benefits athletes in their quest to secure their future in various domains, including financial freedom, increased social network, and employment opportunities. The present study seeks to investigate how dual career impacts financial security in the short term and the long run, using the Kenya Rugby Union national team players as the case study. The study integrated a mixed methods qualitative study technique that includes both secondary and primary data. The finding indicates that a dual career, although challenging, positively impacts financial security to a great extent. It has also been established that education plays a pivotal role in fostering dual career development among athletes, support structures beyond personal development contribute to the overall financial well-being of players and that career duration and transition planning also enhance a person's financial situation in the long term.

Keywords: Dual career, financial security, Kenya Rugby Union (KRU)

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## CHAPTER 1: INTRODUCTION

Certain basic competencies are transferable from one sphere of life or activity to another. The mobility of competencies indicates that humans have an inherent ability to operate in more than one aspect of life without losing the touch of excellence. An explicit implication, it brings forth the concept of dual career, which refers to the simultaneous pursuit and management of two distinct and demanding professions or roles, typically involving a combination of an athletic career alongside an academic, professional, or personal career.

Kenya is known for many things. A discussion about the country would easily bring to light the sport of rugby, which has taken it to high stations in the world of sports. In this East African country, the concept of dual career (DC) manifests prominently among elite athletes who represent the Kenya Rugby Union (KRU) nationally and internationally. Founded in 1970, KRU is Kenya's governing body for the rugby ecosystem (Kwambo & Mumbi, 2021). It is affiliated with *Rugby Africa*- the continental governing body- and *World Rugby*, the international governing body. In addition to managing high school and domestic club rugby competitions, KRU runs the national team that comprises elite athletes who work on a contractual basis. During their period as active players, athletes' engagement with their sports might, for various reasons, preclude their participation in alternative activities. This is detrimental on financial grounds, as players who solely focus their commitment on the game suffer the poor fate of financial difficulties amidst injuries and retirement. This issue is further compounded by the existence of corruption and value-diminishing practices in the sports sector, among the political class and the KRU officials, who have destabilized the sport of rugby in the space of DC. Corruption allegations among officials and management members are responsible for the high turnover of coaches, with a decade seeing the tenure of 10 coaches come and go prematurely (Ayodi, 2023). The frequency of this exodus has certainly engendered the union's instability, as none of them leads long enough to bring to fruition the organization's dream of developing an academy for the national team. Such occurrences fail to acknowledge the players as a distinct group with specific needs, deserving of motivation and better self-awareness to cultivate the mindset of acquiring a new set of skills and thinking about the ways they can improve themselves and impact their financial situation during,

off the field of play when their time as elite athletes end. But despite the depth of the issue of DC in a sport considered Kenya's heritage, the paucity of research is wanting. The present study is the first research of its kind to closely examine the relationship between DC and Kenya's elite rugby players, making it pivotal research in highlighting the needs of the sport as it pertains to the topic under study.

KRU national team players grapple with the challenge of harmonizing their high-intensity rugby careers with other equally salient aspects of life, such as education or employment. It would be in these athletes' best interests to explore the opportunities of pursuing a DC, balancing sport and other aspects alongside their sporting career, including entrepreneurship and employment. Research has documented a myriad of benefits associated with DC, such as broadening a person's social network, which guarantees career elevation, a prerequisite for short-term and long-term success (Ryba et al., 2015; Gorenc & Braz, 2022). These benefits are, however, yet to be seen in the context of Kenya rugby because only a few studies, if any, have directed the foci of their research in how DC can impact elite rugby players' financial situation now and in the future. Also, KRU is fraught with endless financial challenges despite the involvement of many entities in espousing the sport. For instance, East Africa Breweries Limited (EABL), which has long been associated with Kenya rugby, injected Ksh. 11.5 million to support the National Sevens Circuit in 2023; Sarova Panafric recently sponsored KRU's hospitality efforts to the tune of Ksh. 1.5 million; SportPesa and KRU signed a Ksh. 126 million partnership for three years; and in the last six years, Safaricom, Kenya's giant Telecommunication company, has invested an equivalent of \$4.9 million, funds whose reason for dispensation were to develop the sport, organize tournaments, and, in line with the DC efforts, improve facilities of the Kenya Rugby Football Union of East Africa (KRFUEA). The principal causes of the money issues that cripple the actualization of DC programs are mismanagement of funds and corruption.

Moreover, for an elite athlete, partaking in a DC is mostly an individual decision. This is because the interests of the various stakeholders directly or indirectly involved in an athlete's well-being are almost exclusively due to an individual's involvement in a sport. The truth of the matter is that most athletes have their financial realities obscured by their participation in elite-level competitions, a mistake that leads many to be detached from the pursuit of a DC. According to Torre (2009), 78% of NFL athletes experience bankruptcy, face serious financial challenges,

or/and get divorced within two years from the time they retire as professional players. Within five years, 60% of NBA players face a similar predicament, further pointing to the depth of the matter. In Germany, the pattern is no different: 25% of players have fewer assets compared to their debts and 91% of retired players must work to survive (DieWelt, 2011). With this in view, players in developing countries such as Kenya would be gravely disadvantaged for overlooking the prime benefits of pursuing a DC in their time as professional sportsmen. Rugby is to Kenya what football is to Brazil. So, this research seeks to reveal the financial implications of pursuing a DC as a KRU elite player, and how well a DC of whatever form serves to enhance the financial security of players during their various transitional periods as athletes, an area of research that remains scarce and vaguely understood in the context of Kenya Rugby, the country's flag-bearing sport.

### **1.0 Study Background**

The coverage of the concept of DC cuts across multiple lines. Broadly speaking, it is a situation whereby an individual balances two jobs. In the field of sports sciences, a combination in which a sportsperson engages in sports competitions and training while concurrently pursuing a profession or an education stands revealed as a DC. The corpus of literature indicates that DC pathways better equip athletes for life after retirement from active sports. Several studies have, for instance, found that dual-career athletes have a well-balanced lifestyle, have extensive social networks, and bear an identity that extends to non-sports domains (Torregrosa et al., 2015; Stambulova al., 2015). Other scholars have identified more benefits, citing that DC athletes are more effective time managers, have wider access to the labor market, and enjoy admirable retirement planning, meaning they are subject to less retirement stress relative to other athletes. Sports psychology researchers, career counselors, and health and wellness experts have hailed the merits ascribed to DC, thanks to its place in promoting the aspect of humans as whole individuals, who, beyond the realm of sports, are engaged in other priorities in life, including education, family, and work (Geraniosova & Ronkainen, 2015).

Incidences of corruption are a frequent phenomenon in Kenya. Globally known to many mostly for its nature's scenery, the country is also ridden with numerous cases of corruption, which are largely responsible for the country's poor economic state. The Institute of Economic Affairs (2020), has it that Kenya loses an equivalent of 7% of its GDP- Ksh 730 billion- to corruption (Kemboi, 2021). The smudges of corruption at the national level trickle down, through a domino-



like effect, to the Ministry of Sports and ultimately to the KRU, which receives funding from the government and other corporate partners. The consequence of whatever occurs as a result impinges on players the most, and attention being drawn to the mainstream media and social reports of the unfortunate welfare of the country's flagship brand is not a new occurrence. As a matter of great interest, the price of corruption by some government and KRU officials has been paid by the Union's key sports assets, including Shujaa, Kenya National Fifteens & Sevens Women team (Lionesses) and Kenya National Fifteens Men's team (Simbas) (KRU Media, 2022). In 2022, for instance, the KRU delayed three months of salary owed to Shujaa players and staff, and the Lionesses' training allowances were late by five months. In addition to the financial mayhem, Kenya's recent relegation from the World Rugby Seven Series, just seven years after lifting the trophy after a victory over Fiji, does nothing but further reveal the extent of the malice of corruption as a primary factor that warrants the practice of DC among athletes. Nation Africa (2023), cites that various corruption-related factors have contributed to the country's relegation from the series, including KRU's board wrangles, absence of sustainable structures of development for local leagues and national teams as well as financial instability and constant strikes by national team players over allowances and salaries. Compounded with the high turnover of inefficient team coaches, controversial procurement of airline tickets worth millions outside the established realms of KRU channels, and the fact that Kenya's economy is still in shambles, the significance of this research thus emerges, and the need to understand how the dynamics of DC pathways can be utilized to develop sustainable athletes with life-long financial stability and security.

### **1.1 Problem Statement**

Kenya falls under the 'developing country' category, and in many ways, this identity is reflected in the functioning of various sectoral structures, including sports (Imray, 2023). In rugby, KRU national team athletes suffer the fate of frequent payment scandals and mismanagement of funds by the management, something that leaves many players vulnerable to the vicissitudes of life after sports, during the offseason, or when injury renders them incapacitated for competitions (AP, 2018). Corruption is among the top devastating economic challenges that stifle Kenya's sustainability efforts. Since the instigation of the international anti-graft watchdog Transparency International's (TI) Corruption Perceptions Index 29 years ago, Kenya has consistently ranked in the bottom third of the nations surveyed (Otieno, 2019). In one of its reports, although sporting

events generate colossal revenues, they invite malicious cartels, leaving little gain for athletes (Africog, 2016). TI further indicated that the manifestation of corruption in sports occurs through the failure to finance sporting activities, election or appointment of corrupt officials, match-fixing, and failure to plan for major events. No longer is Corruption in Kenya an endemic problem, and the impact of its permeation manifests in the poor management of the sports sector, hence its consideration as an economic crime (Omar, 2020). Funds lost through corruption could have otherwise been directed to enhance the effectiveness of DC programs and create new ones. The existing DC programs are mostly run by sponsorships, organizations' CSR programs, such as the two-year life skills training program that Isuzu East Africa's CSR program facilitated in 2020, and volunteer projects like the Go Volunteer Africa and the Shamas Rugby Foundation (Tonui, 2023; Ng'etich, 2016; KRU, 2020).

Individuals in pursuit of a successful sporting career are required to confront the reality of managing a DC, wherein they seek excellence both on the field and in their professional or academic endeavors. In international rugby, Kenya has, on numerous occasions, emerged as a formidable force. However, the necessity to secure alternative career paths for sustainable livelihoods beyond the realm of athletics does not accompany the quest for sporting excellence. For elite Kenya national team rugby players, and for whatever reasons, the precarious balance between sports and other aspects of life presents a remarkable challenge, one that is yet to be addressed.

Also in question is the issue of rigorous training sessions and competition schedules required to maintain peak performance, which demands considerable time commitment and leaves limited time for players to advance educationally or professionally. This is a prominent challenge that presents a problem for KRU rugby players. Under the watchful guidance of a seasoned administration staff, KRU has managed to send their athletes across the three national squads (i.e., Simbas, Shujaa, Lionesses) to numerous international competitions, the level which transcends the simplicity of what an ordinary balance of DC would be (Kwambo, 2024). The difficulty associated with this lends itself further to the problem of inadequate financial and structural support systems for athletes to seamlessly integrate their sports careers with education or employment. This inadequacy perpetuates a problematic scenario, where athletes may prioritize their sporting pursuits at the expense of their long-term financial security and personal growth. The problem

under consideration has been highlighted by Richard Njoba, a retired professional rugby player currently serving in an official capacity at Harlequins, one of the top rugby clubs in the country (Xia, 2019). Per his indication, most athletes transition from professional play without a financial plan B and having lived their athletic experiences without casting their nets wider, or without acquiring the necessary life skills from the Union, they experience immense difficulty to handle their new status.

While some progress has been made by KRU to prepare athletes for life after sports, many share Njoba's view on Kenya's familiarity with stories of athletes who end up cold and lonely with cash flow shortfalls following long careers of sole dedication to a club without expanding their horizons beyond the pitch. Housing players, providing them with a stipend after training, and encouraging the dexterity to exercise work-life balance have their place in supporting DC among players. But even then, this is a fraction of the much-needed support for the players, who would vastly profit from various forms of Dual Career Support (DCS). Research conducted in developed countries, like Sweden, has pointed to DCS being an indecisive factor for sports success (Nyberg et al, 2023). Nonetheless, for a country like Kenya, classified as a developing nation, support systems tailored to enrich players' lives would be integral in ensuring their success outside the field by providing them with a solid foundation by way of education, business, savings, or jobs. Previous research on DC has predominantly focused on Western countries, revealing insights into the challenges and facilitators encountered by athletes in balancing their sporting and academic or professional pursuits (European Elite Athletes Association, 2015; Válková, 2017; da Costa et al., 2021; Nikander et al., 2022). While these studies offer valuable information, they often overlook the contextual nuances that characterize DC experiences in non-Western settings, such as Kenya in this case.

This problem statement delves into the labyrinth of how DC can impact athletes' financial security and stability when their welfare no longer rests on the various stakeholders.

## **1.2 Aims and Objectives**

This research aims to investigate how DC impact Kenya national team players' short-term and long-term financial security. The findings will inform policy development, support systems, and strategies to foster DC development among these athletes. Besides showcasing remarkable talent

and achieving international acclaim, the athletes' ultimate goal should be to have sustainable livelihoods over the course of their lives.

### **1.2.1 Objectives**

- To assess the financial benefits of DC pursuits on Kenya elites rugby players
- To examine the role of education and skill development in fostering DC among KRU elite players.
- To investigate the importance of support systems and best practices in supporting DC among Kenya rugby players
- To examine how career duration and transition planning influence DC among Kenya rugby players.

### **1.3 Rationale of the Study**

The notion of DC stamps a mark of merits. Athletes partaking in it enjoy access to the broader labor market, they hone valuable skills like time management, and retirement becomes seamless (Ryba et al., 2015; Forester et al., 2020). Kenya being a third-world country, it makes all the difference for KRU national team players to become more dynamic. The main challenge for elite rugby players is balancing their athletic commitments with their academic or professional pursuits, alongside personal responsibilities. To support players' long-term welfare, KRU has the mandate to work with external partners in creating a structured plan for DC, aiding players in their ongoing development and sustainability. In the interest of the players, and in line with the principle of sustainability, KRU, in conjunction with external entities, should advocate, promote, and develop a DC ladder to ensure upward mobility for the players throughout their lives. This study sets out to examine the concept of DC concerning the KRU elite national players, highlighting its advantages as well as the potential strategies that can be applied to enhance financial security among the country's professional rugby players,

## CHAPTER 2: LITERATURE REVIEW

### 2.0 Introduction

The present study critically evaluates how DC impacts Kenya national rugby team players' short-term and long-term financial security. This chapter presents a literature review of the various information, concepts, and theories from peer-reviewed scholars involved in a discourse relevant to the narrative under evaluation.

### 2.2 Kenya Rugby Union

Initially restricted to British settlers in Kenya, the Rugby Union traces its onset in the country at the beginning of the 20<sup>th</sup> century. After independence, the desegregation of the Kenyan system of education meant that native Africans would feature as players in elite schools, like Prince of Wales and Duke of York. In 1921, the Rugby Football Union of Kenya (RFU-K) was formed, although its operations officially began two years later in 1923 with the establishment of the pioneer Nairobi clubs, Harlequin RFC and Nondescripts RFC (Kagagi, 2021). Following a merger of the Kenya, Uganda, and Tanganyika rugby unions in 1953, RFU-K became the Rugby Football Union of East Africa (RFUEA), primarily designed to manage the sport and represent the British East Africa colonies (Ouko, 2015). In 1956, the organization was dissolved after the Tanganyika Rugby Football Union and Uganda Rugby Football Union were formed, in 1954 and 1956 respectively as independent sub-unions. Over the years, with the participation of indigenous countrymen, rugby gradually gained popularity, and by the 1950s, Kenya was recognized as a formidable rugby-playing nation. The country achieved international acclaim, and the demand for structured administration led to the formation of the Kenya Rugby Union (KRU), in 1970 (Kwambo & Mumbi, 2021). The organization is affiliated with *World Rugby*- the international governing body- and Rugby Africa. KRU runs the school rugby, domestic club, and national team competitions. In collaboration with local and regional associations, KRU has worked to enhance the game's quality. To this, the union receives credit for the national team's success in some of the most prolific

international tournaments, such as the HSBC Singapore Sevens, in 2016. Through its age-grade rugby system for scouting potential players, the union has been at the forefront of implementing development programs to nurture young talent for the national team (Ouko, 2015). A recent revival of the program saw various primary and secondary school players participate in a World Under 20 Rugby Trophy tournament, and has been described as part of a new plan to “bridge the player growth gap by fortifying rugby development pathways from age-grade in primary schools to junior competition levels in the high school (U18) system.” Till now, the literature has created a picture of a well-functioning union (Okumu, 2023), which is far from the truth. Over the years, KRU has been fraught with countless malpractices among officials and corruption cases. Among other factors, this has contributed to the immense financial constraints and infrastructural limitations faced by the organization. In 2011, under the leadership of Mwangi Muthee, a raft of allegations of misappropriation of sponsorship cash amounting to the tune of hundreds of millions of shillings cropped up, sparking factional wars that saw divisions among club officials and a lack of payments to players (Business Daily, 2011). A recent publication by *The East African* (2023), revealed that Safaricom, Kenya’s telecommunication giant, withdrew its sponsorship for Safari Sevens after subsequent allegations of fraud and allegations at the union’s board, which were occasioned by strikes by players over allowances and pay.

## **2.2 Financial Security**

The ability to afford one’s expenses, enjoy a comfortable living on a certain income level, and save for the future is simply financial security, a goal that is necessary for all. According to De Goede (2010), someone is said to be financially secure if they have sufficient money for basic needs like food, shelter, healthcare, clothing, and living bills. By this token, certain markers follow financial security, like having sufficient emergency savings to cover oneself during tough times and being off high-interest debt. Interestingly, 25% of present athletes have more debts than assets, meaning financial insecurity stands as a serious threat for many sportspersons who are uninitiated to the consequential merits of DC (DieWelt, 2011).

The know-how to increase financial security is central to building financial stability, because there is less stress about money and tangible impacts, such as more savings, less debt, and the capacity to attain long-term goals increases. Unlike in developed nations, the sports economy in many developing countries is still at its formative stages, and most athletes, including elite national

players, receive disparaging earnings that are far less than the pay dispersion of their counterparts (Onwumechili, 2014). Africa's sports sector could profit from a substantial comparative advantage, particularly due to the impressive entrepreneurial fabric in a continent boasting the highest density of entrepreneurs globally. Regrettably, despite this advantage, the continent is yet to receive suitable policy incentives and proper attention, with recent estimates revealing that sports constitute a mere 0.5% of Africa's GDP, in stark contrast to 2% of GDP in other regions of the world (FIFPRO, 2020). The average Kenyan professional footballer is contracted for at most two years and 90% of them earn less than \$600 monthly (FIFPRO, 2020). Matters are worsened by the late disbursement of remunerations. In light of such misfortunes, financial security is hardly guaranteed for many elite players in the African continent, despite it being a salient factor in financial safety and resiliency in the face of adversities. When athletes are financially secure, they possess a solid sense of confidence that they are equipped to stay afloat and cover themselves. For example, with an emergency fund with adequate savings to cover expenses for a considerable period, an individual becomes free of stress over worst-case scenarios and focuses more on the present.

It is critical to note that financial security contrasts with financial independence, which is whereby an individual's investments are a source of significant passive income capable of supporting their lifestyle without the need to work anymore. It is a huge goal, but is attainable on the basis that financial security provides a pathway towards financial independence (Bea & Yi, 2019). Conceivably, a Kenya rugby elite player earns a little over Ksh 5 million annually in salary and performance bonuses. With such colossal amounts, being a millionaire as a national player is an achievable feat, one that can be greatly solidified when DC pathways are well streamlined and interwoven into sports.

### **2.3 Dual Career**

Young people engaging in sports competitions and training while concurrently pursuing their education or work is a familiar phenomenon. In sports sciences, DC is the term prescribed for such a combination. A DC involves managing at least two activities of major importance. In sports, a DC encapsulates athletes' requirement to successfully start, develop, and conclude a professional sports career as part of a lifetime career, combined with the quest for employment, education, or other domains that are important at different life stages (Ryba et al., 2015; Tessitore et al., 2021).

## 2.4 Transitions in Sports

Developments on psychological, academic, psychosocial, and athletic levels determine an individual's athletic career. Interactions are common between these developmental levels, and athletes encounter transitions throughout their athletic careers. The transition represents a change period for an athlete that engenders a new set of expectations or demands for them to handle. Transitions are categorizable as normative, those that are planned and non-normative, which encompass the sudden or unplanned ones.

Alongside the expected transitions like retirement and changing competitive level, players are also not unfamiliar with the less foreseeable transitions (non-normative), such as change of personal coach or injury, which are occurrences that can greatly impact athletes' quality of participation in competitive sport, employment, education and life in general (Coulter et al., 2016). Various studies have shown the strong reciprocal, interactive, and simultaneous nature of athletic transitions and those that occur in other areas of players' lives (EU, 2012). While talented athletes attempt to reach the perfection stage in their athletic careers, where circumstances require them to consistently perform highly, they also have to surmount transitional changes at various levels of development. These transitions occur in an environment that demands the participation of different professional actors positioned to enhance the athlete's performance. For instance, novice athletes might receive support from an agent or personal manager with occasional connections with politicians and the media. The consequence of this support is that players' lives can be expanded from a micro level to society's macro level.

The depth of the concept of transition in sports can further be elucidated using Schlossberg's Transition Theory (Barreiros et al., 2014), a model that provides a useful framework for understanding how people encounter and manage change. By identifying the major factors that influence how people experience transition, the theory can help various stakeholders better comprehend the variability and intricacy of the transition process. Válková (2017), indicated that since the theory emphasizes a holistic approach, the principles of sports training and competitions ought to be accompanied by the perception of the significance of a social environment, involving coaches, teammates, sports clubs, and other constituents. To this end, the theory is applicable in a professional sports career.



## **2.5 Dual Career Support**

A good number of elite rugby players in Kenya attribute their mastery and professionalism in the game to education, an assertion that speaks power to the relevance of the Kenya Secondary Schools Sports Association (KSSSA), an organization that provides a solid platform for many aspiring student-athletes. Indeed, school plays a fundamental role in nurturing pro rugby athletes. However, awareness is key in knowing that DC support for athletes is not limited to education, especially university education. Contextually, DC support is the structured and holistic approach to helping athletes successfully balance their sports careers with other areas of life, such as education, employment, and personal development. Its use goes to ensure that athletes effectively navigate their athletic and non-athletic aspirations. Morris et al., (2021), point with emphasis that at their core, DC initiatives ought to primarily concern themselves with an athlete's personal development outside the field of play. DC support will, at its best, explore an athlete's emotional well-being and identity beyond the sport. Practically, it might entail supporting athletes to help them attain school qualifications, write a resume, apply for job applications, and acquire basic literacy standards. Other important areas of DC support can involve assisting athletes to learn foreign languages, a trade, entrepreneurial support, and even basic computer skills. One of the DC's key targets is simply to impart motivation and self-awareness, getting them to cultivate the growth mindset of learning new skills and how they can better themselves to be impactful individuals outside the field during and after their sports career as elite athletes come to an end. One study had its researchers interviewing elite athletes from different countries about their DC experiences (Knight et al., 2018). The most prominent mention by every athlete interviewed was the significance of their support networks. Athletes' support units strongly believed in education's value and aligned with the concept of the whole-person approach. In addition, they understood the barriers and challenges athletes face, which enabled them to confer their support as needed. Integral to an athlete's success is the existence of a support network, which, to a no small degree, guarantees DC success.

## **2.6 Dual Career Structure**

As a multifaceted domain, a DC involves several actors with specific responsibilities, roles, and interactions in developing effective support for athletes. In pursuing a successful DC, López-Flores et al., (2021), mentioned that it is important for athletes to not only be highly motivated to depend on personal resources but also exposed to a supportive entourage predicated upon a well-structured

system of cooperation at interpersonal, organizational, and global dimensions level. Due to various organizational and cultural variances, this system works somewhat differently from place to place. A multiplicity of regional and national approaches emerges regarding sport and employment/education requirements. In Europe, for example, there are several governance models that Player Associations use, one of the most effective being via a committed Player Development Manager (PDM) section (European Elite Athletes Association, 2015). PDMs develop positive relations with athletes and encourage personal development away from the field. Generally, these managers usually have an extensive remit, including entitlements advice, anti-doping information, and offering impartial advice to athletes at every stage of their sporting career. A PDM needs not be an expert. Therefore, by knowing the limits of their knowledge, they should be able to refer players to the necessary specialists if need be. Effective PDMs depart from spoon-feeding athletes. Instead, their duty is to empower them to be independent decision-makers, guiding them on their DC path. Although a widespread approach is preferable, adapting it for different countries may be necessary. Other models, approaches, or structures include employing external education consultants (e.g., SICO in Sweden) and establishing separate legal entities (e.g., UK's Jockeys Education and Training Scheme, otherwise known as JETS). In the United Kingdom, JETS runs an annual DC award that has garnered wide television coverage (Vamplew, 2016). Designed for jockeys who have successfully transitioned into a new career path, JETS offers a financial bursary to assist winners with their training expenses. A noteworthy aspect of this award is the great profile it lends jockeys preparing for life beyond their athletic careers. Very importantly, it also taps into players' competitive nature by framing DC preparation as a competitive endeavor with short-term winners. Like the European continent and other parts of the world, Kenya also has a vested interest in supporting its players through several DC programs, which typically exist in the forms of financial literacy programs and educational support, primarily delivered in the form of flexible academic schedules and scholarships (European Elite Athletes Association, 2015). For instance, in 2020, Scotland's University of Saint Andrews partnered with KRU to create scholarship openings for Kenya's national rugby team players (Mumbi, 2020).

## **2.7 Dual Career Structure in Kenyan Rugby**

The praxis of how DC is structured exists, but it has been worryingly under-researched; it seems almost non-existent from literature. However, the DC system in Kenyan rugby exists in multiple forms as has been the subject of revelations by those who are affiliated or knowledgeable about

the developments of the sport. It has been articulated that these systems allow rugby players to simultaneously pursue their athletic careers and professional aspirations. In its current form, it recognizes that education and career development are important alongside participating in sports, and thus seeks to support athletes in achieving a balanced and sustainable lifestyle.

### **2.7.1 Academic Support Programs**

Rugby clubs and federations in Kenya fully recognize the power of blending education with sports to bolster engagement in DC. Much of DC support from the government and federation revolves around the idea of allowing athletes to complete their university studies whilst still preparing to perform at an elite level in traditional Olympic sports. This has always been emphasized in Kenyan high schools, the early nurturers of the best talent in the sport. The recent curriculum reform in Kenya has re-oriented the perception of sports by elevating its status to equal other academic and career pathways that learners take. Physical education (PE), previously non-examinable, has seen an upgrade to a career and academic pathway. The multiplicity of developments in the academic space can be mirrored in the operational models of clubs such as the Kings Rugby Development Academy (KRDA), which, through its ‘Go to School’ program invests in a child’s academic potential beyond just playing rugby. Many of the young players who attend the organization’s *Sunday Rugby Development Program* are too economically disadvantaged to attend school. These children receive pristine opportunities to learn and receive essential skills that enrich their lives permanently.

How Kenyan rugby clubs are restructuring their organizations also points to the nature of the DC system in use. Organized by the KRU, the Kenya Cup is top-tier club rugby union competition in the country (Muchiri, 2021). Impala Saracens, formerly Impala Rugby, is one of the nation’s oldest rugby clubs in the East African region, with its roots of origin dating back to the early 1930s. Impala Rugby recently finalized the overarching structure of a collaboration with Saracens, a prominent professional rugby club in Europe that currently leads the English Premiership for the next three seasons (USN Kenya, n.d.). Under the partnership’s terms, the club joined the Global Club Network of the Saracens, hence the name change. The club considers its academy program as its legacy and future. This program’s specific aim is to reach children from low-income families, particularly within the surrounding communities and schools, both primary and high school levels.

Through rugby, Impala Saracens offers a pathway for youth from disadvantaged socio-economic backgrounds to nurture essential life skills, crucial for their overall development (USN Kenya, n.d.). The academy's key objectives are to provide every academy athlete a holistic approach to life; inculcate the highest mentoring and coaching; and establish a robust network with employer, educational, vocational, and career institutions for placement. The academy operates a structured scouting initiative to identify talented players within the community surrounding the Impala Club. It offers rugby coaching programs and establishes a channel for developing elite rugby players. Additionally, the program extends its reach through extensive community outreach efforts, providing mentorship to participating children and youth. Another feature of the program is the awarding of academic scholarships to deserving students. The aforesaid aspects of the academy are further crystallized by a wellness clinic that guides players on maintaining a healthy lifestyle. Like most clubs financed by their parent organizations, such as KCB Rugby by Kenya Commercial Bank and Kabras Club of Kabras Sugar Company, educational efforts to support exceptional players are commonplace. For instance, Kevin Wekesa, Kenya 7's forward who pursues a course in mechanical engineering, received a scholarship from Kabras (Chuma, 2023). Kevin is one of the few elite players whose outstanding balance of rugby and educational pursuits has been met by some form of financial stimuli. The problem with promoting DC in this manner lies in its potential to perpetuate a culture of prioritizing athletic prowess over academic achievement, inadvertently discouraging holistic development and long-term career planning among young athletes. Fortunately, increased partnerships between clubs and local and international institutions have led to increased scholarship openings for Kenya's national rugby team, such as it is with the ongoing partnership between KRU and Scotland's University of Saint Andrews.

### **2.7.2 Financial support**

For elite and hopeful rugby players, financial assistance creates opportunity amidst an economically tentative environment. Financial assistance is all-encompassing and might include scholarships, grants, and loans designed to aid athletes meet their educational costs. In particular, scholarships are need-based or merit-based awards that many rugby athletes seek to steer their higher education. In 2022, Hiraku Company Limited, a Japan-based company, highlighted their provision of grants to promising Kenyan rugby talent three years within the validity of their partnership with KRU (Ayodi, 2022). Local universities such as the Technical University of Kenya

(TUK) and Kenyatta University, which houses the BlakBlad rugby club, are known for awarding scholarships to rugby athletes who meet a certain academic threshold. As part of the DC facilitation process, players often receive financial incentives or performance-based bonuses to espouse players' academic and professional endeavors as they navigate the financial pressures associated with the rigors of training and competition. The limitation of these stipends is, as many cite, condescending. This is because they are never sufficient, are often disbursed late, and are usually subject to club politics, undermining their overall usefulness as a result.

In the grand scheme of things, corporate sponsorship and the contributions of philanthropic organizations like Safaricom, Kenya Breweries Limited (KBL), and the government, through the Ministry of Youth Affairs, Creative Economy, and Sports, are, to a great extent, some of the biggest players in enhancing the DC concept thanks to their stupendous contributions in supporting the athletic, professional, and academic welfare of rugby players. In 2020, Bidco Africa joined the long list of Shujaa sponsors for three years in a deal that included providing support for club rugby developmental programs and Kenya Rugby Football Union's schools (Bidco, 2020). While the effectiveness of these programs has not been well-documented, they set the stage for more research, which will highlight the individual benefits of such DC programs in enhancing athletes' financial security.

Amidst these financial interventions, stakeholders must recognize the broader context within which such support operates. The Olympic Charter (2023) articulates the mission and role of the International Olympic Committee (IOC), emphasizing its commitment "to encourage and support the efforts of sports organizations and public authorities to provide for the social and professional future of athletes" (Olympic Charter, 2023). This directive underscores the IOC's dedication to promoting not only athletic excellence but also the holistic development and well-being of athletes. By actively engaging with sports organizations and public authorities, the IOC endeavors to foster an environment conducive to athletes' social and professional growth, aligning with the overarching objectives of dual career initiatives in sports.

## **2.8 Benefits of a Dual Career**

International research has it that a third of all athletic participants between 10 and 17 years of age withdraw from sports annually because sports occupy a significant part of their time, precluding them from engaging in other domains of life (Barreiros et al., 2014; Delome et al., 2015).

Considering this, more effort is warranted to support and coordinate players' DC to retain talented athletes in sports, enhancing their awareness of the innumerable merits of DC.

According to several studies, DC pathways serve to sufficiently equip players for life off the field. An illustration of this indicates that DC athletes have expanded social networks, better relationships with their peers, their lifestyle is more balanced and have an identity that stretches beyond the parameters of their sporting career (Linnér et al., 2019; Torregrosa et al., 2015). Scholars have also found that DC athletes are effective time managers, have enhanced prospects of future employment, and are subject to admirable retirement planning (Ryba et al., 2015; Forester et al., 2020). For this reason, the end of their career carries less retirement stress compared to athletes who exclusively focus on their athletic career (Torregrosa et al., 2015). Debois et al. (2015), posit further that DC espouses athletes in times of involuntary breaks, when their achievement in sports performance is decreased.

The advantages of DC among athletes serve to support players' health, particularly mental health, in various ways. A troubled state of mind frustrates healthy development, growth, and interaction. A common but skewed presumption toward athletes is that their active participation in sports inherently guarantees good health, making it improbable for them to suffer the adversities of mental health problems. However, while mental toughness has its place, athletes are not immune to the possibility of being downpressed by their challenges. Coupled with the provision of psychological care, DC can lower the number of athletes who experience mental health issues post-retirement, consequently cutting the medical costs needed to support athletes through mental health treatment (Storm et al, 202). In a similar measure of benefit, a DC also goes a long way in mitigating the occurrence of addictive behaviors that some players tend to face after retirement from sports, positively impacting themselves, their families, and society in general.

Strong prospects of winning in both the short-term and the long run encompass another solid benefit that DC athletes enjoy. Knight et al., (2018) interviewed international athletes from various sports about their DC experiences. They all affirmed the importance of their support networks, and how, through their emphasis on a whole-person approach, were instrumental in helping them overcome many barriers. Winning in the long term involves adequate preparation for post-sports adult life by, among other things, acquiring an education, which ensures future financial and job security. A study involving interviews with 15 former Olympic athletes revealed that DC athletes

transitioned more smoothly into post-athletic life and experienced fewer challenges assimilating into society than those who prioritized their athletic pursuits over other aspects (Stambulova & Harwood, 2022; Torregrosa et al., 2015).

Thereby, by pursuing multiple avenues, athletes establish a safety net for their future. Conversely, achieving short-term success entails reaping immediate benefits by effectively balancing sports and academic or non-sports-related endeavors. Research conducted by a separate group of scholars highlighted one of these advantages: transitioning from predominantly physical activity (sport) to primarily mental activity (studies/work), serves as a form of recovery from the previous activity (Stambulova et al., 2015). These athletes also developed resilience by adopting fluid thinking that “doing well in both sports and school is admirable, but failure in one means I have a fallback option.” This line of research shows that DC harbors many psychosocial and psychological advantages for elite athletes.

## **2.9 Challenges Associated with Dual Career**

Despite the aforementioned benefits, a DC also has its share of challenges. Athletes face multifaceted obstacles spanning academic, physical, psychological, financial, and social domains. Regarding the aspect of health, DC athletes are a unique group of people with a great predisposition to health problems. By this duality, they are posed with the challenge of pursuing professional sports in combination with their education or employment, alluding to their overall weekly load relative to their counterparts (Drole et al., 2023). Subjection to multiple psychosocial and physical stressors explains why the relationship between physical health and stress is relevant to dual-career athletes. Also noted as one of the significant challenges faced by DC athletes is the issue of balancing between two different commitments.

The trend of athletes engaging in regular training and international competitions makes for a complex combination that surmounts many players’ capacity to manage. Although limited to the sport of football, the study of Thomsen and Norgaard (2020), showed that junior athletes are more inclined to believe that direct career pathways impede success in either domain. In resonance with this finding, Harrison et al., (2020), revealed that difficulties associated with DC ballooned when the level of education for junior athletes increased. In Slovakia’s case, Geraniosova and Ronkainen (2015), observed that young athletes may form a negative attitude toward DC due to their experiences with educational institutions.

It is also interesting to note that designing individualized pathways or facilitating distant learning can be challenging, and ‘extra holidays’ pose a problem in the labor market. Compared to regular employees in the employment landscape, sportspersons are reported to be disadvantaged. Enterprises might perceive it as demanding to adapt to the evolving employment needs that athletes harbor at various stages of their careers (EU, 2012). The permeation of such thinking by employers in the labor market transmutes, to a certain extent, into a restrictive attitude among players who then argue about the futility of combining sports with another activity. This has been demonstrated in research, with junior athletes’ responses such as “I am an athlete, not a student” pointing to the soundness of the assertion (EU, 2012).

### **3.0 The Significance of Rugby in Kenya**

Rugby occupies an esteemed position within Kenya's vibrant sporting landscape, symbolizing not just athleticism but also a deep-rooted cultural heritage. From grassroots tournaments to prestigious international competitions spearheaded by KRU, the sport is a national treasure. During the British colonial era, rugby immersed itself deeply into the Kenyan culture, and over the years, it has seen an evolution from a colonial pastime to the country’s most prominent sport. Its major distinguishing feature from other sports is the inextricable connection it holds with the cultures and communities across Kenya. From Nairobians to the remote villages of Nyanza, the sport unites all. The annual Safari Sevens tournament usually held at Nairobi’s RFURA Grounds is one of rugby’s most spectacular demonstrations of the sport’s unifying power. Fans from all over the country attend the tournament to cheer the players, a testament to how rugby unites a nation whose population is a blend of 46 tribes, and one shrouded with a history of tribally-incited violence in 2007 during the tragic post-election violence that left thousands dead.

Besides being a consolidating factor and a source of pride, it is a powerful tool for empowering young people in Kenya. The proliferation of developmental programs and rugby academies that nurture young talents, such as the Kings Rugby Development Academy (KRDA), Shamas Rugby Foundation, and SIMBA Rugby Elite Performance Center & Academy gives hope to many, and as with any other society that houses such programs, members of the underprivileged class benefit immensely from participating because they are offered an opportunity for upward mobility.

As Odera (2019) establishes, these initiatives use scaffolding to impart knowledge beyond just rugby skills, they inculcate important values, like resilience, teamwork, and discipline. In



educational methodology, scaffolding refers to a temporary support system provided to learners by the instructor, which is gradually phased out as the learner becomes proficient and independent. This concept gained prominence in discussions about general education during the 1970s and 1980s within the realm of child psychology (Boblett, 2012; Odera, 2019).

Notwithstanding its sublime cultural standing and popularity, in academic research the DC experiences of elite Kenya rugby players remain relatively uncharted territory in academic research. While numerous studies have explored the DC phenomenon in various contexts globally, there exists a noticeable gap in the literature concerning the intersection of rugby and DC within the Kenyan context (Cartigny et al., 2021; Cartigny et al., 2021a; da Costa et al., 2021; Nikander et al., 2022). What is more? A large proportion of existing research has principally focused on sports as a whole, investigating DC without narrowing to a particular sport. This dearth of empirical investigation underscores the need for a deeper inquiry into the players' multifaceted experiences as they navigate the demands of both athletic pursuits and alternative career pathways.

Given the unique socio-cultural landscape of Kenya and the distinct challenges athletes face in balancing sporting ambitions with educational or professional aspirations, understanding the athletes' DC experiences holds immense significance. By shedding light on the intricacies of this dynamic relationship, researchers can understand deeply the factors shaping career development, academic achievement, and overall well-being among rugby players in Kenya. Such investigations also have the potential to inform the development of targeted support programs and interventions tailored to the specific needs of this athlete population, thereby enhancing their financial prospects for success both on and off the field.

## **CHAPTER 3: METHODOLOGY**

### **3.1 Introduction**

Research methodology is defined as the actual procedures to be followed during the execution of the study process in order to produce inferable findings (Mishra & Alok, 2022). It describes the application of scientific principles in the various activities that constitute the research work. This chapter explains the techniques and steps that were involved in data collection to produce information useful in generating conclusions about the topic of study from the relevant available

sources in a sequential manner. To this end, the chapter constitutes a comprehensive presentation of the research method, research approach, data collection methodology, method of analysis, and ethical considerations bounded by the dynamics of the research.

### **3.2 Research Approach**

A research approach is a procedural plan that comprises the general assumptions necessary to finalize the course of the research (Soiferman, 2010). Depending on the nature of the research, studies employ two major approaches: the deductive approach and the inductive approach. These research approaches are fundamental methodologies used in academic research to formulate and test hypotheses and theories. Deductive research begins with a specific theory or hypothesis and seeks to test or confirm it through systematic data collection and analysis. Characterized by a logical sequence and following a top-down approach, research that leverages on deductive approach begins with a clear theory and aims to confirm or refute it using empirical evidence. Conversely, inductive research starts with specific observations or data and aims to derive general principles or theories from the data (Soiferman, 2010). Operating in a more exploratory and open-ended manner, research built on this approach follows a bottom-up approach, whereby it commences with specific observations and gradually works towards developing general principles. Notably, the study of DC in the context of the case study of KRU elite national players is predicated upon the research aim and objectives. In line with this, the inductive approach best suits the research under study since its premise is constructed on structured aims and objectives established in the first chapter.

### **3.3 Research Method**

A qualitative approach was chosen for this study, utilizing deductive content analysis as described by Elo and Kyngäs (2008). The primary aim was to provide a conceptual description of the phenomenon under investigation, focusing on different levels of content: key ideas and themes as primary content, and context and content information as latent content. The analysis involved three fundamental forms: summarization, structuring, and explication. Qualitative methodology was deemed appropriate for this research due to its capacity to employ descriptive techniques rather than numerical analysis in exploring the dual careers of KRU elite players.

To comprehensively investigate the impact of DC on athletes' financial security, the study employed a mixed-methods research design. The diverse group of participants (n=26) was

carefully selected, considering variables such as age, gender, educational background, and the duration of their professional rugby careers. The researcher interviewed 15 active (n=15) and 11 retired rugby players (n=11) on DC and their contribution to their lives as players and as off-pitch commoners. Through in-depth interviews, participants provided rich narratives detailing the tangible effects of DC on their financial situations. This qualitative exploration aimed to reveal nuanced insights, capturing the participants' voices and shedding light on the intricacies of financial decisions made during and after their rugby careers. The interviews took place at the RFUEA grounds, on Ngong' road for a period of one month, with the researcher using the same questionnaire for the entire activity. The interviews were focused on the aspects of a DC in sports, including its merits and demerits, existing support structures that help players navigate their DC, and how athletes manage the dual demands of pursuing a successful rugby career while also being immersed into academic or professional endeavors. During the interviews, participants were encouraged to openly share their perspectives, anecdotes, and insights related to DC provision. Questions were tailored to elicit detailed narratives about their experiences, focusing on how DC has influenced their financial security in both the short term and the long term. These interviews were useful in understanding the extent to which the concept of DC is relevant in the field of sports, and how it lends itself to the enhancement of athletes' lives beyond the boundaries of the field. They were also a source of valuable information on the gaps present in the area and the possible strategies to facilitate effective DC mechanisms.

### **3.4 Study Population and Sampling**

The selection of study participants was conducted through purposive sampling to ensure the inclusion of relevant respondents for the study. Purposive sampling, a form of non-probability sampling, allows researchers to deliberately choose participants based on their expertise and suitability for the study's objectives (Etikan et al., 2016). Purposive sampling was employed to recruit athletes having firsthand experience with DC within the context of professional rugby in Kenya, who included both active players currently managing DC and retired players who have transitioned from professional rugby to alternative career paths. The selection criteria for participants were based on attributes deemed meaningful for the study, such as their experience with DC and their willingness to share insights on the topic. Purposive sampling is widely utilized in qualitative research due to its effectiveness in identifying information-rich cases relevant to the phenomenon under investigation (Palinkas et al., 2015).

The interviews were carefully planned and conducted using a semi-structured interview protocol. The protocol outlined a set of open-ended questions designed to elicit detailed narratives and perspectives on various aspects of dual careers, including their impact on financial security. The interviews were conducted in a conversational style, allowing participants to express themselves freely while ensuring consistency in the topics covered.

Following the interviews, the data were transcribed verbatim and analyzed using thematic analysis. This involved systematically coding the data to identify patterns, themes, and sub-themes related to the impacts of dual careers among KRU players on their financial security. The coding process was iterative, with codes refined and adjusted as new insights emerged from the data.

Themes were identified through a process of constant comparison, where similarities and differences in participants' responses were examined to identify recurring patterns and overarching themes. The thematic analysis process was rigorous and systematic, seeking to provide a comprehensive understanding of the experiences and perspectives shared by the participants regarding dual careers and their financial implications.

By employing purposive sampling, semi-structured interviews, and thematic analysis, this study aimed to ensure robust data collection and analysis, leading to meaningful insights into the phenomenon of dual careers among KRU rugby players and its impact on their financial security.

### **3.5 Ethical Consideration**

Ethical concerns are usually of utmost significance to professional organizations, not only due to the value placed on human dignity but also because ethics underpins research efforts and social studies, playing a critical role in shaping and furthering research practices (Cacciattolom, 2015). This study followed the ethical guidelines prescribed by the Standards for Research Ethics Across East Africa (2020), which underscore competence, respect, integrity, and responsibility. The researcher upheld ethical standards throughout the entire study by using credible sources and ensuring cross-verification of data from various sources to ensure its relevance and timeliness to the research. Participant confidentiality remained paramount throughout the research process. The researcher emphasized the importance of protecting the identities of those sharing their experiences, ensuring that no disclosure of the participants' names was made. Robust ethical measures were in place, ensuring informed consent and ethical treatment throughout the research process. Also, participation was voluntary and respondents were informed that they could

terminate their participation at any stage of the study. An extensive approach was also adopted for data collection, evaluation, and analysis to ensure that the discussions and findings are reliable, accurate, and relevant.

## **CHAPTER 4: RESULTS AND DISCUSSION**

### **4.1 Introduction**

In this chapter, the results from both secondary and primary data collected are presented. First-hand data used in the study was collected by interviewing 26 respondents, 11 former Kenya rugby players, and 15 current players. Interview questions directed at the respondents were aligned with the primary intention of answering both the research question and objectives. Thematic analysis was adopted for coding and analyzing the first-hand data into particular themes that are in line with the study objectives.

### **4.2 Respondents Background**

All players are involved in DC pathways, a prerequisite for their participation in the study. Male athletes were the majority (80.8%), with only six females (19.2%). Five years was the minimum career duration for the participants, meaning that the individual with the briefest career as a contracted KRU player had played professionally for five years, which is an adequate amount of time in which to establish how meaningful DC is for an athlete's financial security in the long term. The majority (80%) of the respondents had been in the sport for at least 10 years. Only two participants, both currently enlisted in the union, had shorter career durations of five and seven years, respectively. This variation in career length offers insights into how athletes at different stages of their professional journey perceive and manage DC responsibilities.

Additionally, each participant has been actively pursuing a DC path for a minimum of three years since commencing their sporting profession as Kenya national rugby players. This requirement ensured that participants had sufficient time to engage with DC opportunities and experience the associated benefits and challenges firsthand. Age-wise, the respondents were between 20 and 62 years. The diversity of this age range was to recruit athletes at various stages of their careers, from emerging talents to seasoned veterans, providing a wide perspective on the intersection of DC and financial security in rugby. Including both active players and former players was purposeful for constructing a complete picture of how DC endeavors ensure financial security in both the short-term and the long term. While the background information establishes the participants'

demographic characteristics, the following sections will capture their experience with DC provision, including the challenges faced, support received, and perceived impact on financial security. These details will be central to the present study's investigation of the role of DC in ensuring athletes' financial stability in both the short term and the long term.

### **4.3 Financial Benefits of Dual Career Pursuits**

Athletes profit immensely from career pursuits. In an attempt to substantiate the claims of the literature regarding the financial benefits of athletes pursuing DC, questions were posed to establish the soundness of the assertions. Since the participants' involvement in DC was driven by the need to augment their financial positions, most of them shared the consensus that having other activities on the side positively influenced their lives financially.

According to one of the former players:

*“(...) It is impossible to imagine what life would have turned out for me if my focus was entirely on rugby. My love for rugby during the days was unfathomable, and so immediately I was drafted into the national team straight from high school, that saw me cut short my educational pursuits into tertiary education. Two years into the game, my financial circumstances compelled me to enter into chicken rearing business and since then, I have never looked back. I'd still survive on it and live comfortably for the rest of my life as the business has expanded tenfold since it began, and even if my passion for the game would fade or maybe even experience a life-altering injury, I would not worry about my finances unlike if I was exclusively a player with no side hustle. ..The only problem however is the difficulty of balancing the game with the business, but I get to manage anyway since there is no room for chances...”*

This is consistent with the literature of (Hong et al., 2022), which indicated that while a DC can be challenging for athletes, engaging in it benefits athletes in developing their employability skills, bolstering their social network, and providing them with well-rounded identities, all of which contribute to financial security. Nyberg et al., (2023), further confirmed the same, although the researchers called into question the challenges of striking a proper balance between competitive sports and education. The fact that most participants recognized and engaged in DC activities of various forms can be attributed to difficult economic times that underscored the impracticality of an individual in the Kenyan sporting industry to rely solely on their sport-related remunerations. In part, this may also be due to the uncertainty in the rugby industry,

caused by incessant instances of malpractices by the management and shifted focus from players, which often leave them exposed to the vicissitudes of life devoid of the appropriate support. Research stresses that internal resources, external support, as well as coping strategies encompass some of the salient factors for attaining an optimal DC balance (Buhas et al., 2023). Since not every athlete has the privilege to receive proper support from the union, the disadvantaged are left at the mercy of their jobs and savings to financially sustain themselves. A respondent revealed how frustrations from KRU and unlawful dismissal from the team left him exposed to financial challenges, and that if not for his earlier consideration to start a venture from his savings, he would have come to ruin. Saving money is a small step that ultimately leads to huge financial rewards. Nurturing this habit and exercising consistency in its execution can be of great use for athletes who practice DC because it sets them up for financial security in times of adversity or when their contract as players expire.

Also mentioned by every respondent was the inability to survive solely on salaries, bonuses, and allowances from the sport. The athletes suggested that while the finances from the union were somewhat generous, and that one could comfortably live on them without compromising their standards of living, the frequent delays in their disbursement and the unpredictability of the union in terms of wrangles and management problems accounted for a substantial challenge that necessitated participation in DC. One player cited timely allowances and payments as greatly impactful to a person's short-term financial stability, especially in seasons when training consumed most of their time, fixating them almost entirely on the pitch and away from other DC commitments. On these occasions, a person's financial fluidity especially when their out-of-the-pitch endeavors were in a go-slow was almost entirely dependent on the timely disbursement of funds from the union.

One of the current players stated the following:

*"...I remember countless instances where it was you verses you, and neither the union nor any other members in the management could really explain the direction the team was taking. Junior players used to seek direction from the more experienced players like me on what to do. The situation came dangerously close to a spillover on several occasions, especially under the leadership of people I won't mention, to the extent that some players could not even afford transport to reach training, some were so much disadvantaged that meeting basic needs like food*

*became a problem. Such inconveniences were the real motivators for players to indulge themselves in dual career. Depression was commonplace and the only way to avoid going down that rabid hole was through getting a tertiary employment. In my case, it was such misfortunes in an already deteriorating economy that drove me to complete my masters and start a consulting firm in business management, which, to this day, has been my major source of income..."*

Such unfortunate occurrences subsequently point to the stance taken by the participants of delving into the DC path, and how they are decisive factors in players' financial security. Cartigny et al., (2020), reported that for the athletes who sacrificed their athletic goals in favor of vocational or educational ambitions, or who engaged in both sports and other career endeavors, it was a result of their unlikeliness to reach the crescendo of their respective sports and/or their desire to financially sustain themselves. This explains how DC pursuits among the players might be largely informed by the need to shield themselves from financial misfortunes, rather than the genuine desire to positively intertwine their sporting and career identity. Evidence of this revealed itself when the respondents were asked to provide advice to future elite national team players regarding career duration and transition planning for financial security. Most participants noted that rugby is a contract sport with a considerable risk-reward ratio. The seasonality of the sport saw the participants concur with the necessity to refrain from acts of extravagance, and the importance of investing in areas that guarantee financial stability both in the short term and in the long run. One participant made it clear that unless an individual's participation in the sport was at the highest level, greater emphasis should remain on studies and career paths that guarantee financial security. This is an experience-based response that other respondents seemed to affirm in different terms. For instance, multiple responses came forth supporting the benefits of well-thought prioritizations as well as proper planning. Having a career on the side beyond the sport itself was recognized as a safe exit plan. On top of this, regular review of an athlete's plan was seen as necessary in preparation for any adversities and changes that might render one jobless, and consequently financially incapacitated. As long as one remains disciplined in their DC pursuits, it was determined that the prospects of retiring with a sure stamp of financial security is unquestionable. On this matter, many players shared, a clear indication that while DC nurtures players to be persons of means, its surety was dependent on an athlete's ability to maintain financial discipline without falling into the temptation of extravagance at the peak of their sporting career. In other words, financial security attributed to one's participation in DC is certain as long as proper value is placed



on financial discipline, and opting to save for meaningful investments that pave the way for a stable future upon retirement. Derek Tharp, a certified financial planner, explained that a seemingly substantial income might not retain its value when spread out over the duration of a standard career (Fontinelle, 2023). The sum and substance of this statement clarify that insofar as DC ensures financial security in many ways, its usefulness is only as useful as the level of financial discipline that accompanies it.

#### **4.4 Role of Education and Skill Development**

The ingenuity of human civilization borrows from the fruits of education. The insistence on education by all who understand its value is certainly never in vain, and how education changes people's lives attests to its power, which is not limited to particular groups or people. Its value among athletes was made plain when interviewing the respondents on how education and skill development have served them in their quest to pursue DC. Interestingly, while not every player had a bachelor's or an equivalent, they all appreciated the value of education in their DC pathways, claiming that their formal education to whatever level they reached, coupled with their participation in sports during their adolescent years, contributed substantially to their ability to pursue both a rugby career and other professional pursuits effectively. A case by one of the current players brings everything to focus through his statement:

*“(...) Being an alumnus of a secondary school that strictly emphasized discipline across every aspect of a student's life, I earlier on picked up the importance of time-management skills and desisting from procrastination, which, as any person in the team would tell you, is the number one killer of a person's ability to juggle a rugby career and other career pursuits effectively. I never went to college or university, but the discipline and time-management skills I obtained as a student of Maseno school (pseudonym) have allowed me to maintain a structured schedule as a player and a part-time employee in a tech firm under the position of a front-end developer. Coding pays well, and it has been a real boost for my finances, and I've even begun making some investments for my future...”*

The results obtained under this section are aligned with the assertions of Cute and Hay (2002), that early adolescent sport, which impacts a young person's upbringing, enhances adaptability, prevents diseases of civilization, shapes personality traits, and molds values and attitudes. The researchers further indicate that in a broader sense, motor activity serves as a way to understand

reality, which is through direct interaction with social life and culture. It is interesting to note that this activity also plays a role in shaping certain perspectives and attitudes towards reality, such as adaptation to new situations and circumstances, learning to surmount challenges and courage. It also sparks creativity, encourages teamwork, and effectively fosters a well-rounded development (Lee et al., 1995).

From the raft of benefits outlined, it could be argued that since the participants were involved in the process of education at some point later in their lives, they acquired the pertinent attributes enabling them to engage in activities beyond sports. It was also established that while education across all levels seemed to inspire a considerable amount of discipline to effectively engage in and manage DC, those with higher levels of education had prime forms of DC, which guaranteed better work and life prospects. Graczyk et al., (2018), stated that educational development amplifies dexterity in thinking and acting and fosters self-development. They further noted that individuals with professional experience and higher education not only enjoy higher salaries at their workplace but also have greater chances of employment thanks to their flexibility (Czapinski et al., 2009). Considering their experiences as rugby players, all respondents remarked upon the innumerable advantages of education in enhancing a person's financial security. In fact, learning was the most prominent factor that all participants cited repeatedly thanks to its limitless potential in augmenting an individual's financial situation. All former players affirmed that when education meets a well-developed social network created during the time as a player, numerous career opportunities open up, thrusting one towards financial security.

Owing to education's primacy with regard to financial security, all participants sought to pursue their education in one way or another. For most, their attainment of education while playing at the highest level of the game was via online classes, which provided a desired level of flexibility. One current player with a scholarship at hand pointed out that education is a strategic investment in the player's future as it provides a foundation for financial security, academic growth, and long-term career success. He established this to be true because of the many career opportunities that were presented to him by having a higher education certification. Also, many employers value such athletes for they give the impression of productive, well-balanced people. According to Butler and Waldroop (2004), many employers' preference for such athletes stems from their increased likelihood to take great pride in their work and better manage their work-related stress.

This study has brought to light the revelation that most participants pursued some form of educational programs, courses, or certifications to enhance their skill set and career prospects alongside rugby. However, they reiterated that it was not an easy feat, due to the rigor of training and competitions, economic challenges, and the absence of a dedicated team of personnel to offer guidance on the domain of education. This finding reflects the difficulty that is so often associated with pursuing DC and maintaining a proper balance without losing focus on one.

#### **4.5 Support Systems and Best Practices**

From the beginning, the respondents were clear on the importance of support for rugby players operating at the highest level of the sport. The stress that arises from balancing the sport with external commitments cannot be managed effectively without the necessary support structures. All respondents noted that even though intrapersonal support determines one's capacity to handle pressure arising from involvement in a DC, it would be impossible to traverse without the external support of various stakeholders.

*“(...) Embodying mental toughness works, but not all the time. Before I was able to venture into entrepreneurship and still manage my performance at the game, I had to be guided on how to strike a balance without drifting my focus from the game, which takes a lot from you in terms of concentration and time. My family, teammates, coaches and financial planners were key to my eventual success in managing two demanding careers. But first of all, I had to convince my mind that I could do it, and in my view, that is the greatest support before seeking the input of external entities...”*

The consistency of the participants' responses matched those of Knight et al., (2018), which illuminated the importance of a support network in recognizing the many DC demands, anticipating problems, minimizing barriers, valuing education, and creating autonomy-supportive atmospheres. A best practice of how support can be integrated can be demonstrated in the case of the French Basketball Players Association (SBN), which has established a support network of former players who are currently operating in different career paths (European Elite Athletes Association, 2015). The effectiveness of the network lies in the fact that it functions at numerous levels. To current players, it serves as a powerful group for advocacy that shows the diverse set of career opportunities available. The organization also offers a mentoring platform for athletes with interests in particular jobs and provides internships and work experience for them.

On whether the players receive financial guidance to manage their earnings from rugby and other career pursuits, the respondents had different views depending on their periods as players. Respondents who are current KRU national players confessed to the presence of a newly founded internal program created to advise players on matters of finances. The management's move to house a financial advisory council has seen many players diversify their undertakings in their respective areas of interest.

Most of the players who retired before 2020 shared a different opinion altogether. They raised the concern that most rugby players are unfamiliar with the proper management of their finances, and this creates substantial financial burdens for them, their families, and their teammates. Even with the difference in perspective among the respondents, there is no doubt that the lack of proper support structures stands as a major reason why many rugby players have substandard financial statuses. To some extent, this can be reflected in the recent revelations of Kenya's Cabinet Secretary for the Sports Ministry, who learned that the national Rugby Sevens players were on Twitter requesting funds ahead of their Dubai and Cape Town games to settle their pending bills caused by delayed salaries (Wangari, 2022). These issues are all too familiar in the country's scene of sports, and are reflective of a union that needs to address the issue of support among players, to bolster their financial positions. The shortcomings of the union in terms of its ability to properly support the players were of concern to several respondents. One of them noted that the union failed him miserably when he needed its support the most. In an instant, the union dispelled him from playing because he opted to pursue legal means to settle an unlawful cancellation of his contract. While no other participant had a similar experience, all confessed to KRU's indecisiveness in supporting the players in times of need, especially on matters of finances. Despite the union's reluctance to offer exclusive support, many hailed its proactive approach in helping players gain coaching and managerial experience that translated to financial opportunities.

For most respondents, coaching was the most common way to prepare themselves for transition planning before their retirement, and this set most players on the path of financial security for it inculcated in them marketable skills, with which they could coach junior clubs and secondary schools. With careful investment and prudent spending, sports earnings obtained through channels such as coaching can lead to life-long money-making avenues for athletes, a desirable consequence that prepares a player for financial security in their post-athletic lives.

#### 4.6 Impact of Career Duration and Transition Planning

Career duration is the length of time that an athlete actively participates in their chosen sport at a competitive level. It encompasses the period during which the athlete trains, competes, and maintains their professional or amateur athletic career. It is a critical consideration for athletes, as it impacts not only their sporting achievements but also their financial security, personal development, and prospects. Transition planning is another salient factor as well, and is essentially the process of athlete preparation for life beyond sporting careers. It involves various strategies aimed at ensuring a smooth and seamless transition from competitive sports careers to other professional pursuits or retirement. The respondents had much to say regarding the aspects of career duration and transition planning and their transmutation into financial security. The responses made it clear that the longer an athlete's contractual period as a rugby player, the better their chances of being financially secure.

One former player clarified the connection between career duration and financial security in the following assertion:

*“(...) Put everything constant and you will be left with career duration as the primary factor that determines financial stability. And above all, it is not far from what you would possibly find in the corporate world, time correlates with experience, and so, the more time you spend playing at the elite level the more trainings, which means more allowances; the more competitions you are engaged in, the better the bonuses and salaries. Cumulatively, the money compounds the longer a player stays in the team. I am talking from experience, as I have been a professional KRU elite player for fourteen years, which, truthfully speaking, in the world of sports, is a really long time...”*

Whereas persons pursuing other non-sports professions are just reaching their prime years of earning in their late thirties and early forties, most sportspeople are already retired by then or are preparing to retire. This is a phenomenon with nuances, depending on the sport, although evidence indicates that the career of an average athlete lasts around two to four years (Jones, 2017). These numbers can stretch far above the average, and as it emerges from the results, those with a longer mid-career, a stage of the athletic journey where one receives the second and largest contract, enjoy the financial success that streams in with a lucrative contract. Long-term financial success, however, depends on the quality of planning done. How well a player plans for their transition from professional rugby also matters immensely as was indicated by all the former players. In fact,

they highlighted it as more significant than career duration on the grounds that it sets precedence for financial discipline, a prerequisite for sure financial security in the future. The road to sustainability through financial discipline starts with proper planning, which, as Brown (2022), demonstrated, involves creating a budget, staying aware, flexible, and patient, investing and saving for retirement, establishing an emergency fund, as well as listing and paying off debt. These results have made it plain that unless one has lengthy and productive sporting years, being cognizant of the need to plan for the transition later in career is ultimately essential.

One of the respondents made it plain by stating that:

*“(...) "Transition planning is a game-changer, brother. Look, rugby is a blast, but it doesn't last forever. You got to be smart about it. Get yourself educated, learn some new skills, and make wise financial moves. That way, when the final whistle blows on your rugby career, you're ready for the next chapter and can keep the good times rolling."*

## **CHAPTER 5: CONCLUSIONS AND RECOMMENDATIONS**

### **5.1 Conclusions**

Most research in the field of sports science has emphasized the general conceptualizations of DC, primarily focusing on DC supports without studying how DC pathways impact athletes financially in the short term and the long term. More so, little research exists with a particular focus on KRU national players. Overall, the findings and analysis indicate that DC positively impacts the financial security of elite rugby players.

The study showed that DC has substantial benefits for athletes in their endeavor to sustain themselves beyond their sporting careers. To face the obstacles of life, part of which is contributed by the malfunctions of the union and the economic problems common to a developing nation like Kenya, players engage in other pursuits to safeguard their financial security. This was shown to be the case by a majority of the players, regardless of whether or not they reached higher levels of education. Education has been established to be of value, as its acquisition appeared to influence the conduct of athletes with regard to the transmutation of its essence in the lives of athletes. As such, it contributed to individuals' participation in DC and engagement in activities beyond the realm of sports, except for the respondents whose professional pursuits involved careers such as coaching. However, it was revealed that those with relatively higher educational levels had more prime DC pursuits.

In this study, the role of support systems in promoting DC was also studied, and it was found that while intrapersonal support and motivation go a long way in enhancing DC participation, external support, especially from the union, has been highlighted as a potential game changer in improving the players' financial position. Of importance too is career duration and how well an athlete prepares for retirement. With an average life cycle of around two to four years, most athletes are disadvantaged by their brief mid-careers. To a substantial extent, the duration of a sports career in rugby is influenced by financial security, as those with shorter durations amassed less finances than those with lengthy contracts, who were able to profit from the allowances, salaries, and bonuses ascribed to their athletic profession.

## **5.2 Recommendations**

Ultimately, in concert with the concerns and ideas raised by the participants, some of the best practices and strategies that can be used to promote DC development among KRU national players for their short-term and long-run financial well-being include:

- Encouraging professional rugby players to identify their alternative interests and pursue entrepreneurship, other business ventures, or professional careers arising from a particular educational branch.
- Teaching the value of education among young players in order to inspire them to integrate valuable lessons learned in schools in their quest for DC pathways.
- Recognizing the different approaches to DC as a way to understand the impact of the interaction between sports and career on vocational and athletic career development.
- Taking dynamic and continuous action by athletes themselves and their support structures through every stage of their sporting journey in the areas of investing, wealth accumulation, wealth transfer, and risk management.
- Managing corruption at the KRU board by independent oversight bodies.
- Investing more resources in social support structures within the KRU and related organizations to ensure that athletes take relevant financial advice and resources to enhance their DC development.

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## **Appendix**

### **Questionnaire**

<b>Section 1: Demographic Information</b>
1.1. Name (optional):
1.2. Age:
1.3. Gender: Male / Female
1.4. Current Status: Active Player / Former Player
1.5. Total years involved in Kenya Rugby Union (KRU):
1.6. Total years as an elite national team player:
<b>Section 2: Career Information</b>
2.1. Briefly describe your rugby career, including the positions played and any notable achievements.
2.2. How many years have you been actively engaged in dual career pursuits?



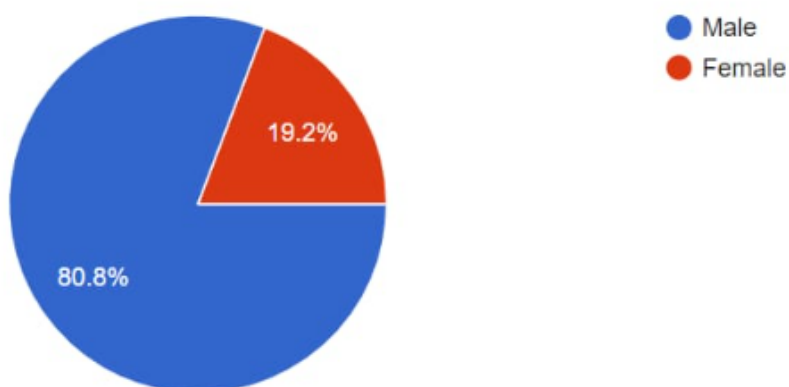
2.3. What are the primary components of your dual career pursuits? (e.g., education, other professional ventures)
2.4. Did you find any financial benefits from pursuing a dual career? Please provide specific examples.
2.5. In terms of financial security, how has the combination of rugby and your dual career contributed to your short-term stability?
2.6. How do you perceive the impact of dual career pursuits on your long-term financial security and stability after retiring from professional rugby?
<b>Section 3: Education and Skill Development</b>
3.1. To what extent has education played a role in your dual career pursuits?
3.2. Did you undergo any specific skill development programs to enhance your capabilities outside of rugby? If yes, please elaborate.
3.3. How do you think education and skill development have influenced your financial security, both in the short term and long term?
<b>Section 4: Support Systems and Best Practices</b>
4.1. Describe the support systems available to you for pursuing a dual career (e.g., from KRU, educational institutions, mentorship programs).
4.2. What practices or strategies have you found most effective in balancing both your rugby career and your dual career?
4.3. Have there been any challenges or barriers in accessing support for your dual career pursuits? (If so, please explain)
<b>Section 5: Career Duration and Transition Planning</b>
5.1. How did the duration of your rugby career impact your ability to pursue a dual career effectively?
5.2. Did you engage in any formal transition planning for your post-rugby career? If yes, what were the key aspects considered?
5.3. What advice would you give to current and future elite national team players regarding career duration and transition planning for financial security?
<b>Section 6: Overall Reflections</b>

6.1. Considering your experiences, what are the key factors that contribute to the financial security of elite national team players engaging in dual careers?

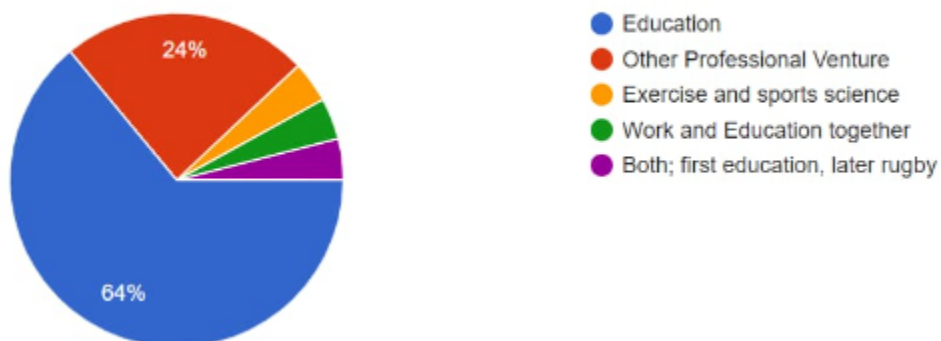
6.2. Is there anything else you would like to share regarding the impact of dual careers on athletes' financial security?

### Graphs

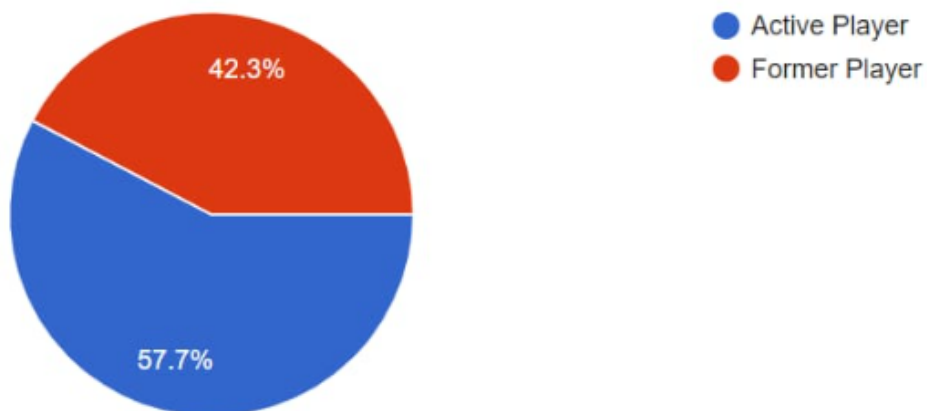
#### Gender



#### Primary components of respondents' dual career pursuits



Current status: Active or former player



### Images



File photo of Mr. Motto William (KRU Strength and Conditioning Coach) and Kenya Men's U20 Team after winning Barthel (Continental Trophy) in 2021



KRU National Men's Team (Shujaa) Poses for a picture with Mr. Motto at KRU Headquarter before they departed to Montevideo; Uruguay Challenger Series in March 2024



Mr. Motto being flanked by KRU Women's Rugby Players (Lionesses) before the team departed to Challenger Series in March 2024.