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Safeguarding the Future of Professional Athlete: A Case for Alternative Career and Investment

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Abstract

This paper centered on the need for safeguarding the future of athletes through planning for alternative career. The causes of sport career termination were identified and discussed. The plan for alternative career was also discussed, this include investment, participation in privatized and commercialized economy, Education and further education, establishment of sport development Bank and insurance policy

The Role of coaches, sport psychologists and sports administrators in helping athletes safeguard their future were also highlighted. The paper concludes that all stakeholders – coaches, sports psychologists, sports administrators and Government should be concerned about post – athletic career of athletes. It was recommended that various sport federations should put in place a realistic career transition plan for their athletes by employing the services of sport/managers, psychologists and provision of consultancy services during and after career termination.

Introduction

A career describes the sequence of positions occupied by a person during the course of a lifetime. Careers are the stuffs with which human dreams are realized in life. A career may also mean a person's advancement in a particular occupation (Akinboye, 1998). One of the most difficult concepts to take an accurate decision on is choosing a career. Very few men in the world today (particular in this part of the world) end up with a career that they intended chosen at the beginning of their life. While some people's career is informed or shaped by social factors or life circumstances they found themselves, some choose their own career life as a result of natural talents abounds in them. Professional athletes in sports fall into this latter group.

Professional athletes according to Ikhioya (2000) are described as those that take career in sport or those that participate in sports for financial gains. Choosing a career in sport is good as taking a 'gamble with life'. The reason being that career in sport can be terminated when one did not expect it whether as an athlete, coach/trainer, or organizer or official. Athlete's career may be terminated gradually as a result of natural physiological degeneration or abruptly due to life threatening injury or sudden death. In the case of coaches, trainer, organizer and other sport officials job may be lost for failure of the team to qualify for an all important competition due to sordid preparation for major competition, poor performances or bad officiating and high powered level politics as the case may implies.

Due to the rigorous training programs and competitions in which athletes often engage, injuries are pervasive part of sports participation. Virtually all athletes, regardless of their level of involvement, will experience at some time an injury that will keep them away from their sport for an extended period (Taylor and Taylor, 1997)

Lloyd (2003) posited that injury is unfortunately, part and parcel of an athlete's life. It can strike at anytime in one's career for a number of reasons and can have various guises ranging from minor and treatable, to serious and career wrecking.

According to Taylor and Ogilvie (1998) sports career termination is a transition that requires former athlete's adjustment. Somewhat is difficult to achieve for some athletes whose entire savings cannot be accounted for at the time when the inevitable termination occurred unexpectedly. There are cases of athletes finding life very tough to cope with after their career has been terminated, even their families, after the sudden death of their benefactor or termination of his career.

Recently, it was reported in the newspapers that Okocha's (Super Eagle's Captain) #1 Billion was trapped in the

distressed Society General bank. Not too long ago it was also reported in Today sports (2004) that Coach Peter Fregene, ex-Green Eagles goalkeeper, needs money to get better treatment for stroke that struck him down. National Association of Nigeria Footballers (NANF) donated the sum of #50,000 to Fregene. For years, the family of Sam Okwaraji was fighting for his immortalization. Cases like these leaves one to wonder what must have gone wrong with these wonderful athletes career.

Therefore, this paper is aimed at identifying some of the causes of sports career termination, characteristics of athletes having economic problems after career termination and ways of safeguarding the future via alternative career and investment.

Causes of Career Termination

Causes of pre-mature termination of sporting career among athletes as identified by Taylor & Ogilive, (1998), Fawole (2001) and Lloyd (2003) can be classified into two namely:

1. Natural causes
2. Non- natural causes or Artificial causes

1. Natural Causes

These are inevitable factors that are unavoidable. Whether an athlete likes it or not they are bound to happen one day.

They are: -

a. Physiological Degeneration: - It is natural that as athletes advance in age, performances tend to be affected. It gets to a stage that an athlete's physiological make up may no longer cope with the demands of an excellent performance. This is why the age of an athlete should be a significant factor in making preparations and plans for the future.

b. Death: - This is absolutely inevitable irrespective of an athlete's age, health or fitness condition and place. It is a generally accepted norm that not very many could accurately predict the day of their death. There are cases of athletes that slumped and died during crucial matches, examples are Sam Okwaraji, Amir Angwe (Tell magazine 1995) and Vivian Foe of Cameroon. This implies that athletes in their hay days should save and plan for the future, if not for themselves, at least for the sake of their dependent.

2 Non-Natural Or Artificial Causes

A Non-natural cause in this context will be taken for those factors that are avoidable and possibly preventable. Those things that are not a must for everybody. These include:

a. Injury: - This comes in various ways ranging from minor and treatable, to serious and career wrecking. Lloyd (2000) defined it as stressful time event, which can be painful, debilitating, confidence sapping and frustrating.

b. Poor performance: - Irrespective of an athletes' age and status, continuous records of poor performance in sporting events may lead to career termination. This may be due to lack of exposure and difficulties in adapting to new innovations and inventions, drugs, emotion / family problems (psychological) e.t.c.

c. Indiscipline: - An athlete with continuous record of indiscipline may have his / her career terminated prematurely. The case of Super Eagles players sent packing in Tunisia during the last edition of Nation's cup for breaking camp rules readily comes to mind.

Characteristics of athletes having economic problem after sport career termination

For the purpose of identification an attempt has been made to group them into the following.

1. Name Benefactor: - These are described as group of athlete whose sporting careers were terminated due to a career wrecking injury at the very peak of their career. Due to the status those athletes attained in their sporting career people tend to be sympathetic towards them. Family members, friends, well - wishers, sports and corporate organizations quickly raise funds for them. Many are even given alternative jobs based on sympathy. Recently, two injured Nigerian football stars, Daniel Amokachi and Dosu Joseph were employed as welfare officers to the National football teams. This was in recognition of their fame in there hey day's alternative.

2. Association/Colleague Benefactor: - This group of athletes had their sport career terminated by a cause or both causes of sport career termination i.e. natural and Non-natural. This group may not be lucky enough to gain people' sympathy, however they earn their living through constant visits to their sports association offices and camps of their colleagues that are still active to seek for their support. They usually dress well, even drive their own car, but do solicit for financial assistance to meet up with the standard of living, which has been attained during their hay days. This set of people believed they do not have any alternative to this.

3. Psychologically disturbed: -This is the group with the highest level of economic problems. They were at a time famous, rich and even won many laurels but their recent economic conditions have resulted in what can be viewed as psychological. They are the types that ends - up living in slums, doing odd jobs, at times it might be difficult to distinguish between those that are sane and insane.

Planning for Alternative Career

Once athlete's career ends, they must find new interest and develop a renewed sense of purpose and meaning. There are several reasons for difficult career transitions such as, fear of the unknown and lack of control in one's own life (Taylor and Ogilvie, 1998). As with most issues, the key for prevention and awareness is by recognizing the problem, and acknowledging its antecedents. The following are ways by which an athlete can safe guard his / her future:

1. Investment: - According to Anao, Osaze and Ekundayo (1993). An investment is the commitment of capital to a project or venture with a view for profit. Hence, the purchase of stocks and shares or bonds would be an investment, so would owning a car or a house, taking a life insurance policy or putting surplus funds in a commercial bank savings account. In all of these examples, the investor is committing funds with the hope of earning returns to take care of the future.

However, an athlete investing his / her hard earned money should do so with expert advice. Investing in properties

requires taking expert advice from registered estate management firm. Purchase of stocks and shares or bond requires taking advice from qualified stockbrokers. It will also be wise to seek inputs of registered and qualified business consultants when investing in life or properties insurance policies, or putting surplus - funds in banks.

2. Participation in Privatized and Commercialized Economy:

- There is no doubt that professional athletes nowadays earn a lot of money particularly for those that have opportunities playing abroad. It will be a good idea if part of those proceeds can be invested in the privatization process going in the country now. The Chief Economic Adviser to the President (CEAP, 1999) said many government owned companies and equities, have been and many more will still be privatized and commercialized, examples of these are Nigeria Fertilizer Company (NAFCON), Nigeria National Shipping Line (NNSL), Government equities in Afribank, Nigeria Telecommunication (NITEL), National Electric Power Authority (NEPA) e.t.c seeking advice on privatization and investing in some of these 'blue chip' companies may be good ways of safeguarding the future. An athlete can also invest in commercialized ventures such as operating hotels, restaurants, sport academy, sport marketing outfit and sports shop / sport video clubs e.t.c.

3. Education: - One of the wisest decisions an athlete could take is having a formal education because his / her certificates might be the only things he might fall upon in future after career termination. This is why Pepsi Academy's contribution is highly commendable, i.e. giving athletes opportunities of formal education alongside football training. Today, the likes of Segun Odegbami, Adokie Amesimaka and Felix Owolabi will most appreciate the opportunity their formal education endowed them, which enabled them to choose alternative career after sport career termination.

4. Further Education: - An athlete whose career has been terminated or is already thinking of voluntary retirement from active participation in sports, should

endeavor to obtain additional certificate, apart from the basic one they already have, this will be an added advantage. For instance, an athlete thinking of becoming a coach may do well in obtaining coaching certificate from National Institute for sports in order to have better advantage on the job. Athletes can also venture into sport journalism, psychology, management, physiology and marketing as alternative careers after obtaining relevant certificates in those areas of specialization's from the National Institute for sports or other recognized institutions.

The Role of Coaches, Sport Psychologists and Administrators in Helping Athletes to Safeguard their Future.

Fawole (2001) opined that sport career termination could be experienced as a positive or negative crisis transition. However, there are only a few professional structures to help athletes work through, and cope with the existing dilemmas posed by career termination.

In the light of this, coaches, sport administrators and psychologists should also be concerned with what happened to these athletes in post - athletic career. They should help athletes integrate the preparation of their post - athletic career into the planning process during their sports career and provide consultations during and after termination. Series of seminars and conferences should be held on career transition with professional athletes in attendance and it should be with the aid of resource person(s).

Role of Sport Associations in Helping to Safeguard the Future of their Athletes

Sports Associations should not only be interested in preparing athletes for competitions and winning laurels alone. Efforts should also be made to assist their athletes in having proper vision for their post athletic- career. They can achieve this by organizing periodic seminars and workshops with resource person(s) to educate their athletes on how to properly invest for the future. Athletes can be advised to invest in their area of specialization e.g. having a manufacturing company that specializes in production of sport related materials such as

jerseys, boots, canvass, equipment e.t.c. This will go a long way in sports development and creation of employment opportunities in this country.

Role of Government in Safeguarding the Future of National Athletes.

Having examined the roles others could play in helping to safeguard the future of our athletes, it is imperative to examine the possible roles government could also play in this matter.

According to Anyene (2000) among the recommendations given by the committee set-up to raise fund for the National Football team when Nigeria qualified for her first world cup in 1994 was the establishment of sport Development Bank. Making this good initiative a reality by the government will not only provide jobs for qualified professional sportsmen, it will also be an avenue for safe investment. Loan could also be raised by athletes to establish small, medium and large - scale sports manufacturing companies. Government can also give tax concessions to athletes whose career has been terminated, when such athletes intend to establish a company. This will go a long way in encouraging them and even boost our economy.

Conclusion

Athletes should be encouraged to plan for their future from the beginning of their career, much emphasis need to be placed on empowerment of athletes by ensuring that they pursue their academics so that, if athletic career ends abruptly they will be able to take up an alternative. The following are recommended:

1. Career counseling programme must be put in place for athletes. This should be the first service that should be rendered immediately an athlete comes on board.
2. Corporate organizations should be involved by approaching athletes whenever investment opportunities are available.
3. Team management should ensure that athletes put aside part of their income in savings for the future.
4. Government should facilitate the establishment of sports development Bank to assist the athlete among other things, in

establishing small, medium and large-scale sports industries.

5. Provision of sport insurance policies will also go a long way in solving post-athletic career problems.

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