PREPARING FOR LIFE AFTER RUGBY

Ву

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DECLARATION

"Ι,	Wilhelm	Koch,	hereby	declare	the 1	following

- ✓ This treatise is my own work except as indicated in the acknowledgements, the text and the complete reference table
- ✓ This work is submitted in partial fulfilment of the Masters in Business administration at the Nelson Mandela Metropolitan University Business School
- ✓ This document never been submitted before, either in part or in full, for any equivalent or higher at any other recognised educational institution."

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ABSTRACT

The inception of rugby as a workforce in 1995 created a range of new issues surrounding sport as a vocation. With professional rugby often wearing the glamorous coat of fame and fortune, young athletes sacrifice education and learning additional life-skills in pursuit of well-paid contracts and glitzy lifestyles unaware of the realities rugby as a profession holds.

One such reality is the relatively short lifespan of a professional rugby career and the fact that transition to a whole new career is firstly inevitable and secondly a very challenging process. Traditional retirement has been associated with the end of a long working career, making comprehensive lifestyle- and financial planning part of the preparation process. This process helps the retiree anticipate and understand the expected demands of life beyond a working career. In rugby however, the retirement experience of a player can be extremely difficult to cope with, especially if the player is not adequately prepared or has not planned for such an event. This leaves players vulnerable for the imminent new phase of life and often leads to physiological - and other challenges players are not able to withstand in a world outside sport (Price, 2007).

The aim of this study is to identify the different aspects that influence a professional rugby player's retirement – and transition experience into a new profession. The researcher believes that an increased understanding of how current and retired professional rugby players perceive/experienced the retirement process would assist current players to better plan and prepare for this phase of life. This ultimately would reduce the anxiety and uncertainty for life after rugby. If players are more relaxed and stress-free about their future, more focus could also be placed on the here-and-now, leading to greater performance on the current field of play.

The views of both current and retired professional rugby players were captured through questionnaires distributed all around South Africa. The researcher utilised a mixed mode paradigm of both positivistic and interpretive research methods. This approach enabled him to best compare the views of the two groups and test the developed theories and hypothesis.

Ultimately, the research revealed that the presence of the following variables will have a positive influence on a player's retirement and transition experience:

- A) Leadership, advice and planning for retirement
- B) Tertiary education and additional work skills
- C) Popularity amongst fans and other influential people
- D) Sufficient wealth and
- E) A self-selected retirement.

With these findings the researcher will develop some specific guidelines for current professional rugby players to help them firstly better prepare for their life beyond sport and secondly successfully switch to a new career. A few valuable recommendations were also made to other stakeholders to better assist and support players in their preparation and transition process.

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BACKGROUND OF THE AUTHOR

Wilhelm was a professional rugby player from 2006-2012. During his career he captained the Leopards, Lions and SWD Eagles in more than 100 first class rugby matches. He played Super 14 for Lions in 2008 and led the Emerging Springbok Sevens team in 2010. While playing professional rugby Wilhelm finished his Law degree at the University of Stellenbosch and also worked part time as financial advisor during the final 2 years of his career. During this time he managed financial affairs of many professional rugby player's, experiencing first-hand what the impact of retirement was on the lives of some yesteryear's on-the-field rugby heroes. This, together with his own tough transition process made him tackle this research project not only to fill the gap in the South African literature but more importantly to provide players with an effective toolkit to efficiently prepare themselves for life beyond sport.

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CHAPTER 1

PROBLEM INTRODUCTION AND STUDY SETTING

1.1 INTRODUCTION

This chapter introduces the study, noting the nature, the potential causes and the importance of solving the research problem at hand. Briefly discussed are the management question, the objectives, the reviewed literature and the delimitations of the treatise. The researcher lastly elucidates the specific research design, giving the reader a clear picture of what the theoretical model looks like and what core variables are being measured.

1.2. NATURE OF THE RESEARCH PROBLEM

It is hard to believe that Rugby Union only became a professional sport months after South Africa successfully hosted and won the Rugby World Cup in 1995. This transformation from amateurism to professionalism 20 years ago changed the way rugby was viewed and engaged in by young talented athletes, with hundreds of previously amateur rugby players jumping at the opportunity to perceive their beloved sport as a full-time profession (Price, 2007).

The inception of this new workforce has created a range of new issues surrounding rugby as full-time vocation. With professional rugby often wearing the glamorous coat of fame and fortune, young athletes sacrifice education and the learning of additional life-skills in pursuit of well-paid contracts and glitzy lifestyles unaware of the realities rugby as a profession holds (Price, 2007). This study attempts to identify and address some of the pressing issues associated with the competitive nature of professional sport. It intensely focusses on the challenges players face during their retirement process and how they could best prepare for it. The two main issues tackled in this research are based on two incorrect perceptions that exist within the professional rugby community:

First and foremost, the media proclaim professional rugby as a far more glamourous and well paid career as what it really is. Being a professional sportsman takes extreme dedication and hard work and even after all the blood and tears only a very small percentage of players end up earning decent salaries, driving fancy cars and

living celebrity lifestyles. The second incorrect perception is that players often think they will be able to play professional rugby for 15 to 20 years and easily find an alternative job when they 'one day' retire from the sport. The reality however is that a career in professional rugby is much shorter and more uncertain than they think with the risk of injury or deselection often (with a blink of an eye) meaning the end of their playing career. Professional rugby must therefore be categorised as a career with a high level of occupational uncertainty and risk. Even without serious injuries or not being selected, the career of a professional rugby player most often ends with the player only being in their late twenties or early thirties.

With these two false perceptions present, players often reach the end of their playing careers (voluntary or involuntary) with no skills, training or qualification in any alternative profession besides rugby. This lack of preparation makes it almost impossible for players to overcome the challenges that life and employment beyond rugby holds (McKenna & Thomas, 2007). Living in a country were a quarter of the total workforce currently is unemployed makes it critical for players to understand themselves as athletes, recognize opportunities beyond the game and prepare for a life beyond sport. Fearn, McGillivary and Mcintosh (2005) add to this sentiment stating that players are being discarded to develop the necessary transferable skills required to enter alternative employment: "Over reliant upon a constantly depreciating bank of physical capital, players face precarious futures once this asset reaches exhaustion and their working bodies are deemed surplus to requirements". Although some players will have a successful rugby career, the nature of the work means that a career in rugby is invariably short-lived.

Traditional retirement has been associated with the end of a long working career, making lifestyle- and financial planning part of the whole preparation process. This process helps the retiree to anticipate and understand the expected demands of life beyond his normal working career. In rugby however, retirement more often than not happens unexpectedly making the experience far more difficult to cope with. If a player is not adequately prepared and equipped, the retirement process could leave him vulnerable to withstand the physiological- and other challenges of a world outside sport (Price, 2007). According to Taylor and Ogilvie (1998) the ability to adapt to career termination and in fact the 'smoothness' of the transition process

may depend on developmental experiences that occurred since the inception of a player's professional rugby career.

Unfortunately, very little local literature has been developed to provide guidance to players, rugby unions and other organisations to assist with this problem. The main purpose of this research is to contribute to the existing international knowledge and be a pioneer in terms of solving this problem in the South African context. The researcher aims at understand the experiences and perceptions of both current and retired professional rugby players to ultimately develop guidance on how to best prepare for the transition process and life beyond the game.

1.3 IMPORTANCE OF SOLVING THE PROBLEM

Whether voluntary or involuntary, a career in professional rugby unfortunately has to end sooner than later. (Usually with a players being in their early thirties) According to Paul (2011) this experience labelled 'retirement' or 'career transition' is arguably the biggest stress point for all professional rugby players. The thing they fear most.

In a 2011 article by New Zealand Rugby World magazine veteran All Black lock, Brad Thorn said the following nearing the end of his very successful rugby career: "I have woken up in cold sweats about my retirement plans. I have played professional football since I was 18. It's been my hobby, my career, my life, my everything. I know neither how nor when I should make the transition to 'civilian life'. I'm thinking about it really seriously at the moment. I have talked to a lot of players and it is a huge hole. I know how much I love it [playing]. I have been doing it since I was six. It feels so good. It feels so natural to be out there playing. It feels right – where I am meant to be." (Paul, 2011)

Further to this, a recent study done on 'the prevalence and determinants of symptoms of common mental disorders (CMD) in retired rugby players' supported Thorn's sentiment reporting that almost a third of retired rugby players showed symptoms of distress, depression, sleeping disturbance and adverse alcohol behaviour prevalent in their lives (Gouttebarge, Kerkhoffs & Lambert, 2015). This report also correlated with the founding's from Gouttebarge, Aoki, & Kerkhoffs (2015) on their similar study done on professional soccer players. These facts highlight the importance of this research not only for rugby but also in other fields of play.

This study will aim to identify the different aspects that influence a professional rugby player's retirement experience and his transition to a new profession. The researcher believes that an increased understanding of how ex professional rugby players experienced their retirement process would assist current players to better plan and prepare for their own retirement. Being better prepared and equipped would ultimately decrease the burden of anxiety and uncertainty for life after rugby. For the Unions contracting the players, if a player is more relaxed and stress-free about his future, he can focus more on the here-and-now, leading to greater performance on the current field of play.

1.4 POTENTIAL CAUSES FOR THIS PROBLEM

During this research the researcher tests and argues a couple of possible causes why players don't efficiently prepare for life after rugby.

1.4.1 Young and Immature

Firstly, most athletes who end up competing at the highest level start showing potential at a very young age. These athletes are encouraged (by parents, teachers and friends) to put more and more time and effort into developing this talent, often neglecting other important areas of life such as their academic work. The trend usually continues after school with athletes only finding time to focus on their careers as sportsmen. This lack of balance most often leads to immature decision making that may have a negative influence on an athlete's life beyond rugby. When you're young and popular it is very easy to have a never-mind, don't care attitude towards retirement and what the future may hold. Players get so caught up in the here-and-know that they tend to forget the fact that their playing careers are short-lived and that soon they would inevitably need to enter a whole new line-of-business where different skills and experience is required.

1.4.2 Lack of leadership

Parents, coaches, mentors and sports agents play a very important role in the way young players perceive the future and life beyond rugby. Their guidance and support strongly influence the player's decision-making and whether he appreciates the importance of preparing for life after rugby while still participating in professional sport.

It could be argued that rugby administrators, like clubs, unions and universities also have a responsibility to prepare players for the day they hang up their boots. With top schoolboy players these days being offered contracts from as early as age 16, leadership, guidance and mentorship becomes even more critical. Up and coming players must be shown the realities of life beyond rugby and be encouraged to not only focus on current fame and fortune without preparing for what the future holds.

Strong emphasis have also been placed on South African Rugby governing bodies like, the South African Rugby Union (SARU) and the South African Rugby Players Association (SARPA) to develop programmes and structures to help players to obtain additional skills and qualifications of the field.

1.4.3 Lack of education and additional skills

The importance of tertiary education cannot be emphasised enough. It is a self-enlightening process crucial for the overall development of any young adult, yet alone a professional sportsman. Yet, so little South African professional rugby players have the need to further their education or learn life skills which could help them make a smoother, more successful career transition. Possible causes for this lack of ambition outside rugby is the perception that (a) work outside rugby is highly available (b) replacing your professional rugby salary is easily possible and (c) current popularity will open career doors once retired. Players also do not make an effort to learn additional skills outside rugby while they are still competing on the field. By seizing these opportunities to learn new skills, a player will not only make himself more employable, but also stand a good chance to find new passions outside rugby that could be of value during his transition process.

1.4.4 Athletic Identity

Athletes who participate in sports with a large public audience (like rugby) often feel a strong connection to the community due to the public support received (Webb, Nasco, Riley & Headrick, 1998). This connection to supporters as well as strong relationships being built between teammates and coaches often makes the transition process even more traumatic with players losing that special bond and support they attained through their professional sporting careers. The other side of the coin is that being popular and recognisable by public could open employment opportunities for

players after rugby and may in fact have a positive influence on a player's transition process.

1.4.5 Insufficient Wealth

Players often get so caught up in the here-and-now of their professional careers that they forget to save or invest part of their rugby income for the future. With players often getting a smaller income during the first couple of years after retirement, ideally they would need some bridging capital to help support them through the retirement transition process. The glitz and glamour of professional sport also puts pressure on young players to live more expensive lifestyles than they can really afford, keeping them from learning the right money- disciplines about how to efficiently manage their wealth.

1.4.6 Injuries

With rugby being a full contact sport, injuries are unfortunately unavoidable and part of the game. This being said, when a player is forced into retirement because of injury it most often leaves him on the back foot, unprepared for the challenges life beyond rugby hold. Players are once again to be blamed as the 'being caught up' in the here-and-now again makes them cognisant of the risk that rugby holds and the fact that their career could end with one big injury. Previous researchers note that it is evident that a professional player who is forced into retirement by way of injury mostly has a bad retirement experience (Price, 2007).

1.5 THE MANAGEMENT QUESTION

Talented rugby players are mostly uninformed of the realities of a professional rugby career and consider themselves as 'bullet proof' against the risks of career ending injuries, non-selection and unemployment after rugby. Researchers argue that building awareness and educating players about the realities of professional sport is highly important and will help players prepare better for the unavoidable life after professional sport (Gouttebarge, Kerkhoffs & Lambert 2015). Without such awareness, young players continue to have unrealistic career expectations of rugby as a professional job, ignoring the tough challenges, high demands and instability of the labour market when entering this career (Price, 2007). The researcher agrees and believes that by enforcing some sound 'preparation steps' into the lives of South

African professional rugby players could dramatically change their outlook on life after rugby and improve their chance of making a smooth and easy transition from professional sport to an alternative occupation.

1.5.1 Whose responsibility is the problem?

As we would all agree, only identifying the importance of the factors that lead to successful transition from professional rugby does not solve the problem? Therefore the research has a strong focus on making the management question someone's responsibility and giving guidance on how it could be solved.

The researcher identified a few organisations or individuals that could play an important role in solving the research problem. Firstly; many individuals and researchers argue that it is the role of clubs, unions and governing bodies to educate and guide players to prepare players for life after rugby. Price (2007) argues that the reason why these organisations are not taking responsibility is most often due to short sightedness and a lack of consciousness. But do Unions and Super Franchises really need to care about a player if his contract with them expires?

Secondly, the guidance and support from parents and close family can also play an important role. Research in the United States indicates that the retirement of a professional athlete sometimes has a worse effect on parents than on the athlete him-/ herself. Such results highlight that although parents are very much involved in the career of their child, they do not always think about what the future holds after professional sport and therefore do not help children prepare for it (Lally and Kurr, 2008). What role should parents play?

Thirdly, the rugby unions' players associations could be seen as the most likely and the most appropriate organisation to assist players with preparing for life after rugby. In 2015, the South African Rugby Players Association (SARPA) have actively started to raise awareness on this topic and put programmes in place to help players better prepare for life beyond rugby. Unfortunately the task does not come without any practical challenges which would be discussed in chapter two.

Lastly, other role players such as coaches, sports agents, mentors and spiritual leaders come to mind. These individuals usually have a close relationship with the

player and can continuously influence their decision-making and mind-sets about the future.

1.5.2 Previous studies on the problem

Keeping in mind that South Africa is relatively inexperienced in the professional sports industry it is not surprising that little research has been done to inform administrators and/or individual athletes how to plan and prepare for life beyond professional sport. Therefore, great attention and scrutiny need to be paid to the issues surrounding professional rugby in South Africa, the lives professional player's live and the challenges that goes along with transition to an alternative occupation.

This study will be immensely supported by findings from international researchers who have tested the transition process in other sporting codes around the globe. Some of this research was done in sporting codes that have been competing professionally for more than four decades. Research done in professional soccer (McGillivray, Fearn & Mcintosh, 2005), basketball (Adler and Adler, 1989) and football (Fortunato, 1996) supports the current study, indicating that many athletes leave the professional sport arena without adequate education, life-skills, or training that may assist them to be more employable outside sport. They furthermore show that participation in professional sport does not facilitate the accomplishment of developmental tasks that are required later in life. Anecdotal evidence points out that all of this is likely to also be true in professional rugby; for example former All Black coach John Hart saying "it's not so bad when they play but what about afterwards? What skills have they developed? (Romanos, 2002, p.96)

Studies from other big rugby playing countries such as New Zealand, Australia, Fiji and Wales address similar problems, but none can be truly compared to the South African scenario. Knowing that the South African rugby history, culture and professional arena differs immensely from other rugby playing countries, this research hopes to fill a gap in local literature.

1.6 RESEARCH OBJECTIVES

1.6.1 Primary goals:

The researcher's primary goal is to help South African rugby players better understand the cold facts of life in- as well as outside professional rugby. By means of quantitative and qualitative research he hopes to identify and investigate the different aspects that influence a professional rugby player's retirement experience and how players can best prepare for the day they 'hang up their boots'. The research will compare data from past (already retired) professional rugby players with that of current professional players to ultimately develop a sound game plan for smooth and successful transition to a new career.

1.6.2 Secondary goals:

The issues discussed are essential and valuable not only for players, but also for rugby administrators, coaches and counsellors. If players are more relaxed and stress-free about their future, they would be able to focus more on the here-and-now, leading to greater performance on the field which ultimately will benefit the coach and the rugby-union. The secondary objective is therefore to provide guidance to all influential parties on how to correctly advise and support professional players in – and after their sporting careers.

1.7 LITERATURE REVIEWED

A host of varied sources on the general topic 'retirement from sport' and the 'challenges of career transition' were found. The researcher embarked into the field of study specifically searching for sources that could best be related to **rugby** players and the South African working environment. Every effort was made to keep the sources relevant, accredited and peer reviewed.

For this treatise resources included:

- Textbooks
- Books
- Physical journals

- E-journals
- Articles and essays
- Interviews and discussions
- The internet
- Discussions with industry experts

1.8 DELIMITATIONS OF THE STUDY

One is often required to omit certain areas of study and topics in order to make a research study feasible. This omission does not weaken the importance of the research but rather helps to narrow the scope of the study to the most relevant and pertinent areas of exploration (Lancaster, 2005).

1.8.1 Populations studied

Current Professional Rugby Players:

Only professional rugby players contracted at one of the 14 South African rugby unions were studied. The study excluded players who were contracted by Universities via bursaries and junior contracted players competing in the national under/19 and under/21 competitions. No female professional rugby players or Springbok Sevens professional players were included.

Retired Professional Rugby Players:

Again only male retired professional players were included in the study. Potential respondents were selected from the researcher's own personal network and database of past rugby colleagues that played professional rugby at one or more of the 14 South African rugby unions.

1.8.2 Type of sport

The research only included current and retired professional **rugby** players. No participants from other sporting codes were included.

1.8.3 Geographical areas

Only respondents that play professional rugby in **South Africa** were included.

1.8.4 Different levels played

Respondents ranged from players who have only represented their union at a provincial, Vodacom Cup Level to players who have played for the Springboks at a national level.

1.8.5 Scope of the study

The research was limited to examining the perceptions and experiences of current and retired professional rugby players and focuses on the following five key drivers:

- Leadership, Advice and Planning;
- Education and additional skill levels;
- Level played and popularity;
- Sufficient Wealth; and
- Causes for retirement

1.8.6 Basis of the study

The basis of this study was to identify key drivers for successful retirement from professional sport by reading previous literature, speaking to industry experts and drawing from the researchers own experiences. With the use of a carefully designed research instrument these drivers/variables were tested on current and retired professional rugby players. Responses were compared with each other, as well as with other previous research literature to develop guidelines that could help professional players better prepare for life after rugby.

1.9 RESEARCH DESIGN AND HYPOTHESISED CONCEPTUAL MODEL

This section only includes a broad overview of the research design utilised during this study. A detailed review of the methodology adopted follows in chapter three.

1.9.1 Research methodology

The following process was followed to address the research problem as discussed previously:

Step 1 A literature review was conducted to determine the key drivers of successful retirement and smooth transition from professional sport.

- Step 2 Informal conversations were held with:
 - Current and retired professional rugby players
 - Rugby administrators and people working in the industry
- Step 3 From the literature review and conversations core research questions and theories were developed and utilised in the construction of a research instrument to be tested.
- Step 4 Two carefully designed research questionnaires were constructed to test the identified key drivers of successful retirement from professional sport. The first questionnaire (questionnaire 1) was developed for current players and the second questionnaire (questionnaire 2) specifically for retired professional rugby players.
- Step 5 Empirical data was obtained through the combination of couriered and e-mailed questionnaires.
- Step 6 Results were captured using Excel and analysed using Statistica and IBM SPSS.

1.9.2 The foundation for the conceptual model

To achieve the researcher's primary and secondary objectives five theories were developed and tested. Although these theories were derived as a result of past experiences and previous literature studied, the goal was to test these theories in a pure South African context and to confirm their influence on a player's retirement experience. This was done by linking each question in the questionnaires to a variable which ultimately led to the accepting or rejecting of the theory.

The five theories:

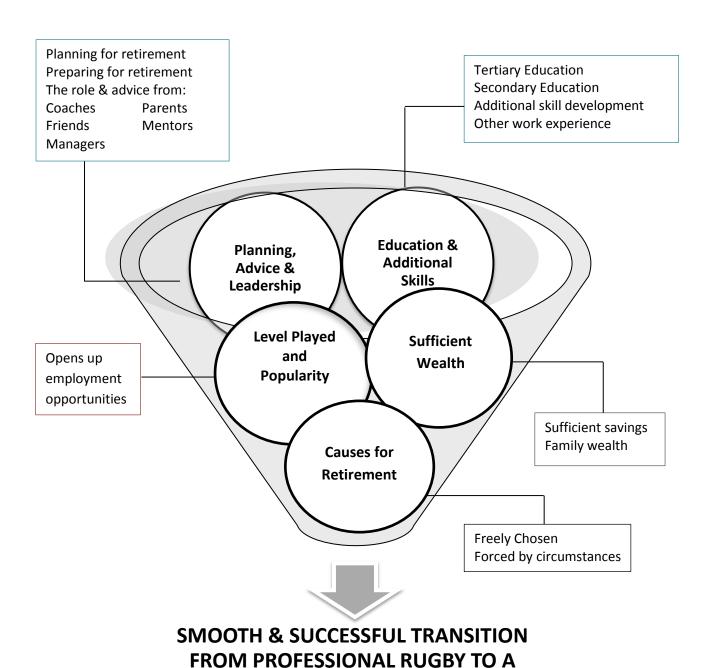
- Theory 1: In regards to making a successful transition to life after rugby leadership, advice and planning are important for current professional players.
- Theory 2: In regards to the making a successful transition to life after rugby, furthering a player's education, gaining work experience and learning additional skills are important.

- Theory 3: In terms of being recognisable by the public, will the fact that players play professional rugby open employment opportunities for them after rugby?
- Theory 4: Players do not save enough money and do not financially prepare for their transition process.
- Theory 5: A professional career is usually shorter than a player thinks and the main cause of a professional rugby career to end is by injury.

The researcher hopes to prove that the presence of these five identified variables will have a positive influence on a player's retirement experience.

A basic conceptual model was also developed to help test the influence of these variables. This model is illustrated in figure 1.1 below.

Figure 1.1: The conceptual model developed for easy and smooth transition from professional rugby to a new career.



Source: Authors own construction

NEW CAREER

1.10 CLARIFICATION OF VARIABLES

1.10.1 Dependent Variable

1.10.1.1 Smooth and successful transition

Understandably the phrase "smooth and successful transition" is hard to define mostly due to the subjectivity of the concepts 'smooth' and 'successful'. The researcher uses this phrase to describe and measure how easily a player crosses over from being a professional rugby player to a new career and adapt to life beyond rugby. The way the researcher measured "smooth and successful transition" was to pin variables such as (a) the player's ability to adapt to a new career, (b) his ability to sustain or better his income during the process and (c) the player's employability in an alternative occupation.

1.10.2 Independent Variable

1.10.2.1 Planning, Advice and Leadership

One of the founding fathers of the United States, Benjamin Franklin, once said that "by failing to prepare, you are preparing to fail". In light of South African rugby players retirement this statement unfortunately is very much true with players so focussed on the here-and-now of their playing careers that they often do not prepare a for life after rugby.

Advice and leadership are probably the soul or instigator of better planning and preparation for this transition process. With professional rugby being a performance-driven occupation filled with competition, risk of injury and limited time to shine the role of leaders to provide appropriate advice about the hereand-know and the future becomes vitally important. Coaches, managers, mentors and parents are just a few individuals who can fulfil this leadership role and give the necessary advice to guide young professional rugby players.

1.10.2.2 Education, work experience and additional skills

It is about facing the inevitable that all professional rugby players will need to retire from the sport at some in point time. If the player is qualified, well skilled and has gained work experience outside rugby, he most certainly will be more employable and prepared to make his transition more smoother and successful.

1.10.2.3 Level played and popularity

Professional rugby players competing at Currie Cup, Super 14 or Springbok level enjoy a lot of media exposure and are often seen as celebrities in the eye of the public. This fame during the professional player's career often influences a player's transition process and determines how easily he finds a job and adapts to life after rugby. The concept of athletic identity is defined as the degree to which the player thinks and feels like an athlete. This would also have an influence on the retirement experience of a professional rugby player.

1.10.2.4 Sufficient Wealth

The availability of money also plays an enormous role in a player's transition process with the lack thereof often causing a lot of stress and anxiety in the retiring players life. Sufficient savings or built-up family wealth could and would ultimately ease this pressure of finding a post-rugby job or paying the bills when the player's rugby career is over. Players who make good money-decisions and withhold themselves from living expensive lifestyles which they cannot really afford generally make the transitions to life after rugby more successful than others.

1.10.2.5 Causes of Retirement

The last independent variable is whether retirement from rugby was 'freely chosen' or whether it was forced by circumstances out of the player's control (like decreasing performance or injuries). Players who are able to choose when they retire would potentially be better prepared and have a more positive mind-set towards the challenges of life after rugby.

1.11 OUTLINE OF TREATISE

The treatise includes the following chapters:

Chapter 1 Introduction

Chapter 2 Literature review

Chapter 3 Theoretical overview: The Theoretical model and variables

explored

Chapter 4 Methodology of the study

Chapter 5 Research results and analysis

Chapter 6 Findings, conclusions and recommendations

1.12 Chapter Summary

The aim of chapter 1 was to introduce the study setting and highlight the most important issues to be addressed. With the transformation of rugby from amateurism to professionalism it has changed the way rugby is viewed and engaged in by young, talented rugby players. Rugby in 2015 has now grown to a globalised and commercialised industry that every year attracts thousands of young athletes who tries to pursue rugby as a career and dream of representing the green and gold at an international level.

At present little guidance is available in South Africa to help players best prepare for the challenges that both life as a professional rugby player and life thereafter presents. The chapter explained and clarified the different variables that the researcher beliefs influence the transition process from professional rugby to a new career. It highlighted the objectives of this study and a brief methodology was laid out along with a proposed model to be investigated.

Chapter two addresses the literature review with a special focus on career transition and its key drivers.

CHAPTER 2

LITERATURE REVIEW

2.1 INTRODUCTION

Chapter 1 served as an introduction to the study environment giving the reader some background and critical reasons for the implementation of this study. It also served as a foundation by asking the fundamental research questions and setting research objectives to help guide the chapters that follow (Leeching, 2013).

This chapter will provide an overview of all significant literature relating to the subject of the retirement from not only professional rugby, but also including other sporting codes as well. It will discuss the challenges of life as a professional sportsman, the importance of saving for retirement and the current issue of unemployment in South Africa. It lastly looks at who could be held responsible for solving this research problem and what currently is done in other countries and sporting codes.

2.2 THE RISE OF PROFESSIONALISM

The increased professionalism in rugby has been accompanied by, and is arguably a result of, global commercial forces. The fact that American based multi-national corporations such as Nike, Reebok and Jockey sign endorsement deals with our local rugby players is a true indication of just how complex the relationship between local culture and global corporations has become (Silk & Jackson, 2000).





Source: Allforwomen.co.za & therugbycentral.worldpress.com

Sport as a commodity is currently very much integrated with entertainment, media organisations and multi-national corporations, making it part of the 'internationally traded goods and services' sector. Subsequently, this has made athletic career trajectories more complex with players foregoing or shortening elite competition for other more lucrative opportunities emerging in the context of globalised and professionalised sport. It also sees substantial international sports migration and the development of multiple careers as some sports identities conduct tandem careers as media personalities, journalists, business entrepreneurs, and some as celebrities. These tandem careers have importance in the new clustered media and entertainment industries, which ultimately integrates with sport. In many respects it becomes hard to distinguish and separate these activities and define them as separate careers causing people to not necessarily undergo a transition process, but to simply re-prioritise their jobs (Price, 2007).

Cameron Stewart's (2001) investigation into sports-agents suggests that many agents view their athletes as celebrities and see no difference between an athlete such as Duane Vermeulen and a movie star such as Bruce Willis. Sports agents are starting to introduce entertainment management philosophies into the way they manage players and investigate a sportsman's career well beyond their shelf life as a professional player. Australian Player-agent Robert Joske noted in 2001 already that: "If we do our job correctly, Steve Waugh's movement from cricketer to the business world (doing media work, speeches, product representation etc.), should be a smooth transition and not result in a change of lifestyle for himself and his family" (Stewart, 2001).

In the process of globalisation, professionalism and the changing nature of sport, rugby players, cricketers and Olympic medallists can monosyllabically be transformed into media personalities and entertainers, blurring the boundaries between sport and celebrity (Price, 2007) The size of potential television audiences, and therefore the television rights fees paid by media companies, have also grown substantially over the past decade or two making potential incomes for athletes far greater than it was ever before. On top of that players could use their popularity to make money endorsing globally sold products.

2.3 ATHLETIC IDENTITY

Athletic identity has been identified as one of the key variables that has the ability to impact an elite rugby player's transition to retirement. As defined by Brewer, van Raalte & Linder (1993), athletic identity is the degree to which an individual thinks and feels like an athlete.

The International Olympic Committee (2015) adds to this definition stating that "Every person has different "identities". In fact, someone perceive you mainly as a colleague or a friend (your social self), for others you are an old schoolmate (your academic self), another sees you as the younger brother (your family self) etc. Among these different identities (or roles), your athletic identity is the way you perceive and feel about your sporting role, which comprises your goals, values, thoughts and sensations related to your sport."

Werthner and Orlick (1986) identified a positive association between athletic identity and athletic performance, making exclusive athletic identity a desirable quality for all high performing athletes.

This being said, almost all other associations with athletic identity appear to take a more neutral to negative stance of the influence of athletic identity on the lives of athletes during- and post elite sport. Most of these findings by previous researchers are extremely relevant to our study and discussed below:

- a) Athletic Identity is one of the major factors that impact an athlete's personal and physiological development. Research found that the possession of a strong and exclusive athletic identity
 - restricted development of a multi-dimensional self,
 - increased post injury emotional distress,
 - increased adjustment difficulties following retirement from sport,
 - increased social isolation during and after sport and
 - delayed career maturity
 (Brewer, van Raalte & Linder, 1993; Kornspan & Etzel, 2001;
 Tasiemski, Kennedy, Gardner & Blaikley, 2004).
- b) Professional sportsmen with a strong athletic identity are less likely to plan for their future vocations before retirement (Lavallee, Gordon & Grove, 1997; Pearson & Petipas, 1990).
- c) In terms of career decision making, it was found that high levels of athletic identity were also associated with indecisiveness, lack of knowledge about occupations, and internal conflicts about career choices (Albion and Forgarty, 2005).
- d) Another important aspect commonly reported is the fact that athletic identity begins to decrease from a relatively young age. Miller and Kerr (2003) investigated the development of athletic identity in different age groups and found that the highest increase in athletic identity happened between the ages 10 and 15 years.

e) Lastly, studies identified a reduction in the athletic identity as a result of injury or deselection (Albion & Fogarty, 2005). Certain events such as success and failure also can change the athletic identity of an athlete. Brewer, Selby, Linder and Petipas (1999) found that identity scores of athletes that are dissatisfied with their current performance or endured a losing season were lower than those athletes who enjoyed the opposite.

2.4 THE CAUSE OF CAREER TERMINATION AND HOW IT INFLUENCES PREPAREDNESS FOR LIFE AFTER RUGBY

Much has been written about how the voluntariness of sports career termination and how it affects adjustment to life after sport. According to Cecic Erpic, Wylleman and Zupancic (2004) involuntary career termination can be associated with more adaption difficulties and challenges during the transition process than voluntary termination.

Prominent researchers in this field, Taylor and Ogilvie (1998) identify four main causes of career termination namely age, deselection, injury, and free of choice. They related the first three causes to players being unable to continue competing in professional sport due to performance decrements. In this instance the player have no choice about his withdrawal from professional sport; they are forced to do so. Ogilvie and Taylor also discuss 'free of choice' as a fourth category of career termination- causes. This category has shown to be far the rarest reason for sports career termination, but certainly the category associated with the least adaption difficulties during the transition process.

Webb, Nasco, Riley and Headrick (1998) also dichotomise the cause of career termination, but refer only to two categories namely "retirement that are freely chosen and retirement that are forced by circumstances **out of the athlete's control** (like decreasing performance or injuries). The study recognises the subjective feeling of 'control over events' as a crucial part of social psychological theories of health and illness. They say perception of control not only fosters mental health and a successful development, but is also strongly correlates to the heightened feeling of self-efficacy. Self-efficacy, on its part, plays an important role in behaviour change and adjustment. So it can be postulated that free choice vs. forced retirement will

have different influences on adjustment to retirement with free of choice being related to more a smoother transition process.

2.5. MONEY MATTERS

2.5.1 Show me the money

Playing professional rugby is like making hay while the sun shines. But as any good farmer will tell you, making the hay is often the easy part. Storing it and knowing when to feed out are equally important, as is locking up a paddock of lush grass in preparation. And so it is with rugby incomes. Big salaries can blossom, thrive and fade like the seasons. Careers can end with one injury or misguided selection (Show me the Money, 2011).

In an article published in the 'New Zealand Rugby World' magazine former professional rugby player and now business development manager at Westpac, John Blaikie, state that having a financial and career plan is essential for any professional rugby player. He says "players need to make the best of their playing years to build up a nest egg which can either help to supplement their post-rugby income or provide a buffer until another job is secured." Blaikie also feels that if players manage their money properly during their career it would take the financial stress out of the transition process (Show me the Money, 2011).

A survey done by the New Zealand Rugby Players Association (NZRPA) supports Blaikie's comments, showing that 33% of players have suffered periods of hardship after retirement and 82% experienced a period of unemployment when their rugby career finished. Common challenges for these retired players include things like a lack of cash flow due to a rapid drop in salary or having savings tied up in non-income producing assets. Only 38% of players in the research said they had good financial advice before retirement and of those players 94% were happy with their current financial position.

Other advice given by ex-players to current players is not to commit to debt that cannot be serviced post rugby. "Get into good financial habits while you are still playing rugby. Learn to live off a realistic salary, rather than having exorbitant lifestyle." Players must invest in income earning assets so that this money could be used to top up income during the transition process. The drop in 'post-rugby income'

is significant for most players. The NZRPA found that only 7% of players who earned NZ\$200 000 (+-R1.844million)* in their final playing year was able to maintain this salary post retirement. In fact, almost half of players earned less than NZ\$60 000 (+-R553 200)* during the first 2 years after retirement (Show me the Money, 2012).

Literature from United States sources on the retirement experiences of professional Basketball- and American Football players proved to paint even a darker picture of life beyond professional sport. Anecdotal evidence suggests that although some National Basketball Association (NBA) and National Football League (NFL) athletes have become phenomenally rich by playing the sport they love, numerous of them have lost all their money by living lavishing lifestyles and spending everything that they earned. Some players took poor investment decisions while others have just been extravagant in their expenditures. The statistics shockingly shows that between 60% and 80% of NBA- and NFL athletes goes bankrupt within five years of their retirement. This, despite earning an average of \$5.15million (R71.6m)* and \$1.9million (R17.4m)* per season, respectively (Steven Merkel, 2012).

Although the researcher feels it is a bit farfetched relating American Football- and Basketball players with South African Rugby players, it is still of great value to make this correlation and prepare ourselves for where professional sport in South Africa might potentially be heading. Especially with the Varsity Cup Rugby Competition becoming highly popular in South Africa, drawing massive crowds to watch student rugby on Monday nights. The competition was originally started 8 years ago, with the concept being copied from Monday Night College Football played in the United States. Big crowds draw big sponsorships and players now have the opportunity to earn money even while playing for their Universities and not only from Provincial Union- or Super 15 franchise contracts. The Varsity Cup has already started expanding to other sporting codes and age-groups, attracting more sportsmen and women, more supporters and more sponsors. According to the researcher it is a space to be closely watched in future as the increased popularity and sponsorships would lure more young talented sportsmen or women to compete at a professional sporting level.

^{*}an exchange rate of R13.91 to the US\$ and R9.14 to the NZ\$ were used (20-11-2015)

The Varsity Cup Rugby Competition in South Africa:







Source: Varsity Cup.co.za

Monday Night Football League in the US:





Source: www.nfl.com

Do you notice the resemblance between the two competitions?

2.5.2 But how much is enough?

The golden thread message running through most literature about savings and planning for retirement is to 'start early'. Nothing will have a greater impact on your success as a retirement investor than the effects of compounding returns over time. This is likely to be true even if you start small and do find bumps along the road.

The difference however between playing professional rugby and another career is that players will most probably need to retire twice; once after their professional rugby career is over and ultimately when they retire from being part of the normal workforce.

In the first instance enough money is needed to make the transition process from professional sport to a new career as smooth as possible. As mentioned before, very few players earn the same or a better salary in the first year after retirement from professional sport with some players ending up being unemployed for a period of time. Having savings available to top-up initial post-rugby income would reduce the financial stress and anxiety that goes along with retiring from rugby. Availability of capital could also help retired players to fund a new business opportunity or entering the labour market as an entrepreneur.

Regarding "normal retirement" at a normal retirement age of between age 60-70, players must once again plan well and start early. A rule of thumb used by financial advisors in South Africa is that if you start saving monthly between 15%-20% of your salary at age 25, you will have sufficient retirement capital to withdraw a monthly income of 75% of your final monthly salary at age 65 for the rest of your life. This is

in line with what the South African government encourages with the South African Revenue Services (SARS) allowing individuals to currently deduct from income tax up to 15% of annual salaries for money saved in a retirement annuity. (In 2016 this exemption will increase to 27.5% for all retirement savings; maximum R350 000). In order to assist professional rugby players to save money for retirement, the South African Rugby Players Association (SARPA) started a compulsory Provident Fund in 2010. A mandatory 5% of all professional rugby players' salaries are invested in this retirement investment vehicle forcing players to save and be financially better prepared for life after rugby.

2.6 LIFE AS A PROFESSIONAL RUGBY PLAYER

During the holistic review on the lives of professional sportsmen a couple of key themes became highly prominent:

- a) Firstly, very few amateur players ever get the opportunity to become professional sportsmen.
- b) Secondly, amateur athletes often have incredibly unrealistic perceptions of what professional sport entails.
- c) Thirdly, retiring from professional sport presents big challenges and transition to a new career is often a very tough process.
- d) Lastly, the money matters. During their careers, professional sportsman often live more expensive lifestyles than they can afford withholding them from saving enough for life after sport and retirement.

Below the researcher discusses these relevant themes by discussing to the literature reviewed.

2.6.1 A long shot

With professional rugby often wearing the glamorous coat of fame and fortune, so many amateur players these days hope to turn their beloved sport into a professional career. Teenagers finishing matric, university/college students and young amateurs... each year so many of hopefuls dream of becoming the next Jean de Villiers, Bryan Habana or Victor Matfield. This often unrealistic picture of what it takes to become a professional athlete and how few players end up receiving professional contracts causes an oversupply of players who are in pursuit of careers

in professional rugby. The problem is not necessarily the oversupply of players, but rather the fact that these players often put their lives on hold, neglecting other key areas of life. This causes them to fall behind their peer-group in terms of work experience, skills and qualifications (Gouttebarge, Kerkhoffs and Lambert, 2015).

The intention of this study is not at all to stifle the dreams and aspirations of young talented sportsmen. It is predominantly to raise awareness around all stakeholders (including coaches, parents, players and rugby administrators) that life as a professional rugby player is not always as glamorous as reflected by the media. Intense competition, gruelling practice and often a life on the road will certainly take some enjoyment and satisfaction out of the game. Although amateur and professional athletes have some things in common, such as shared skills and passion for the game, the primary difference lies in the fact that for professionals, performance within the sport can make or break a career (Price 2007).

No local literature on the 'likeliness of an amateur player to turn pro' could unfortunately be found. With the continuous growing interest in rugby as sport and the fact that it is South Africa's national sport, such research would be very valuable to support the objectives of this study.

Research done on different sporting codes in the United States made for interesting reading: Researchers tested the perception of amateur, 1st division players on whether they think they will end up playing in the big (professional) league. The result was then compared with the reality of how many players ultimately end up playing in the National- Basketball, Football-, Baseball, Ice Hockey and Soccer Leagues.

On average 55% of division 1 (amateur) players believed they would end up making a career out of sport, the reality was that only an average of 4% ultimately did (Jake New, 2015).

Table 2.1: Going Pro: Division 1 Perceptions and Reality

Men's basketball	
Perception:	76 percent
Reality:	1.2 percent
Football	
Perception:	52 percent
Reality:	1.6 percent
Baseball	
Perception:	60 percent
Reality:	9.4 percent
Men's ice hockey	
Perception:	63 percent
Reality:	0.8 percent
Men's soccer	
Perception:	46 percent
Reality:	1.9 percent

Source: Jake New, 2012

Another US researcher observed student athletes as "a group of young people who, as a function of their shared athletic experience, encounter unusual demands and pressures that often challenge the course of their personal development and wellbeing." The attention was placed on whether involvement in intercollege sport facilitates the accomplishment of career-related developmental tasks that college students normally achieve. Results showed that athletes who chose sport careers, as well as athletes as a group, scored significantly lower in areas of career maturity, career decision making, world-of-work information, and knowledge of preferred occupational group (Meeker, Stankovich & Kays, 2001). In support of these findings, Blann (1985) reported that students athletes competing at a high level were less able to formulate mature educational and career plans than where college students in general.

2.6.2 Rugby as an occupation

Most amateur players and young learners think they know exactly what a career in professional rugby entail. They see well-build rugby players wearing sponsored garments and boots playing 80 minutes of rugby in large stadiums in front of thousands of fans and think "wow, this looks like a great career that is easy to pursue". Often parents, coaches and teachers also jump on this band-wagon having

a false perception of what life as a professional sportsman really entails. This could lead to too much pressure being put on a young athlete to excel in sport, neglecting other essential skills - and educational development.

Recruitment website, myjobsearch.com, stipulates the duties and responsibilities of a professional rugby player as follows:

- ✓ Players can be required to train up to five times a week and play matches on weekday evenings or during weekends.
- ✓ Some away fixtures will require overnight and overseas travel.
- ✓ Professional players must be willing to make public appearances to promote sport and highlight charities affiliated with the club. Club representatives may also be expected to network with club sponsors.
- ✓ Players may be requested to conduct media interviews.
- ✓ Players in the public eye will be expected to behave in a professional and responsible manner both on and off the field.

Under the 'Qualifications needed' column the website states that "Although no qualifications are required, many players are advised to continue their studies and consider their career after rugby. Most players retire in their early to mid-thirties although injuries can force an even earlier retirement." Young enthusiastic players unfortunately tend to only read the 'no qualifications needed' section and do not take cognisance of the 'retire in mid-30's -', 'likeness of injuries -' and 'advised to continue studies -' sections stated above (www.myjobsearch.co.za, 2015).

Being a professional rugby player takes extreme dedication and hard work. Training mentioned above often includes 3-4 training sessions per day consisting of physical training sessions on and off the field. With teammates battling it out for a spot in the starting fifteen, an ever present environment of fierce competition forces players to continuously push their limits to become stronger, faster and more skilled than the day before. Players also need to follow strict diets and use sports supplements to keep their bodies in shape and ready come match-day. Getting enough rest and sleep is also an essential part of a professional player's daily routine.

Weekends for professional rugby players are primarily built around game-days. Players must be well prepared and focused for games scheduled mostly played on

Saturdays. Traveling also takes up a lot of free time with players having to spend one or two nights away from home every second weekend.

2.7 LIFE AFTER RUGBY

In this section the challenges regarding retirement, the transition process, common mental disorders and unemployment will be discussed.

2.7.1 Retirement

For most people retirement only occurs after a long working career. This allows time to anticipate likely demands emanating from retirement and help prepare them for the twilight years of their lives. Retirement for these 60-70 year olds are normally associated with a relaxed lifestyle, spending more time with loved ones and finding time to do things they always wanted to do. In contrast, one of the hardest stages of any professional rugby player's life is managing the retirement process and making sure there is gainful employment waiting after he hangs up the boots. The length of a professional rugby player's career is extremely limited with players usually retiring within their late 20's or early 30's. For these players retirement is not about visiting grandchildren or relaxing on their 'stoep', it is a fierce battle to find a suitable job, learn new skills and adapting to the challenges of life beyond the oval ball. For some financial restrictions become an issue for the first time, and often a perceived loss of identity, status, and self-esteem occurs (Price, 2007).

The table below indicates some differences between retirement from professional sport and normal retirement as we know it.

Table 2.2: Comparing normal retirement with retirement from professional rugby

	Normal Retirement	Retirement from professional sport
Career	Usually a long career between 35 and 50 years.	Length of career is limited. Maximum of 10-15 years.
Retirement age	Between 60 and 70	Late 20's, early 30's
Time to have saved for retirement	Between 35 and 50 years Long duration	Maximum 10-15 years Short duration
Financial needs	Lifestyle and living expenses can to a certain extent be adapted according to financial position.	Retirement usually takes place during a phase of life when financial needs are extremely high. Early 30's are considered to be the "newly married, young kids, want to buy house" phase which could potentially cause financial stress.
Transition	Easy transition into a more relaxed lifestyle.	Transition into a whole new career with new challenges and pressures.

Source: Authors own construction

2.7.2 The transition process

No local literature was found on the transition process of professional rugby players, but results from studies done by the New Zealand Rugby Players Association (NZRPA) gave the researcher some fantastic insight on the opportunities and challenges players face when retiring from professional sport. This 'NZRPA Retired Player Research Project' included a survey done on a group of retired New Zealand rugby players to test their transition experiences and views on life after rugby (Lost In Transition, 2011).

The following were reported:

- Almost 1/3 of players were unprepared for life after rugby and struggled during the first 3 months after retirement from the sport.
- 27% struggled to manage the transition in the first 3 months out of the professional sporting arena, citing depression, feelings of despair, lack of selfesteem and anxiety issues
- 40% faced complications during their transition including work, study, financial, physical and mental complications.
- 60% of retired players reported to have taken more than 6 months to 'gain control' post retirement (Lost In Transition, 2011).

Another very interesting (and important) finding was the fact that those players who studied and/or undertook part-time work during their rugby careers experienced a smoother retirement transition than the rest.

In terms of support during the transition process 83% of ex-players recognised family and friends as the most important source of support during their transition process. Approximately half of all retired players felt they were not well-supported during their initial retirement stage with 29% finding it difficult to talk to people about their transition process. Only 19% of ex-players felt they were well-supported during their transition. Players were hesitant to ask for help and assistance which were not easily accessible (Lost In Transition, 2011).

2.7.3 Common Mental Disorders

Symptoms of distress, depression, anxiety or substance abuse are typically referred to as symptoms of common mental disorders (CMD). These disorders are reported to be more prevalent in some specific occupational populations and also more noticeable in younger adults than older adults. With professional rugby being classified as a high risk, high stress occupation practiced by young adults, the prevalence of these symptoms would potentially be high amongst current- and retired players.

According to Arnold and Fletcher (2012), during his/her career, a professional athlete is exposed to more than 600 physical, psychosocial and organisational stressors that are likely to induce symptoms of CMD. Also, when retiring from sport, the athlete often experiences a difficult transition process which could increase the risk of showing these symptoms. This is mainly due to the fact that public and media interest declines or stops when the player retires and the fact that any career transitions are generally associated with stress and anxiety (Wylleman, Rosier and de Knop, 2014).

Recently researchers tested 'the prevalence of symptoms of common mental disorders (CMD) in retired rugby players from France, South Africa and Ireland. The following results were published:

Table 2.3: Prevalence of symptoms of CMD in retired professional rugby players

Symptom of common mental disorder	Prevalence of symptom amongst retired rugby players
Distress	25%
Anxiety/ Depression	28%
Sleeping Disturbance	29%
Adverse Alcohol Behaviour	24%
Smoking	15%
Adverse Nutrition Behaviour	62%

Source: Gouttebarge, Kerkhoffs and Lambert, 2015

The fact that almost a third of retired rugby players showed signs of distress, anxiety, sleeping disorder and adverse alcohol behaviour again highlights the importance of this study and why it is essential for players to be prepared for life after sport. Gouttebarge, Kerkhoffs and Lambert (2015) conclude their academic article stating that "raising self-awareness about symptoms of CMD among retired players and developing preventive or supportive measures should be prioritised by all stakeholders in professional Rugby Union".

Results from a study done on US athletes as far back as 1993 support the abovementioned findings, indicating just how far behind and uninformed our local professional sports industry is. This study points out the fact that athletes who are separated from participation in sport face trauma and disruption in their lives, as well as experiencing a number of physical and psychological effects of sports retirement. These effects include loss of appetite, weight fluctuations, skipped menstrual cycles, insomnia, mood changes, a sense of being out of control, sadness of about the loss of teammates, decline in motivation, and a lack of trust in others (Blinde and Stratta, 1993).

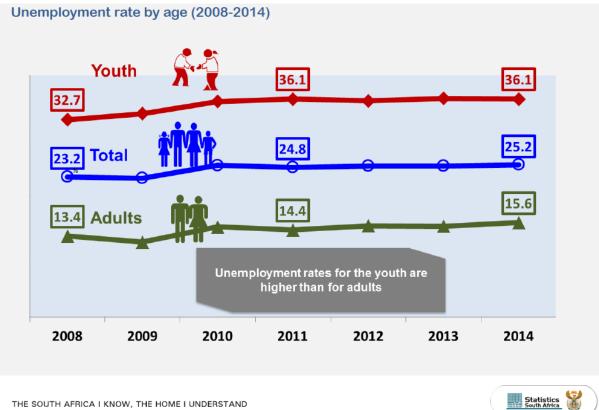
2.7.4 Unemployment in South Africa

During the first quarter of 2015 unemployment in South Africa reached its highest level since 2003 with the unemployment rate peaking at a massive 26.4% in April 2015. This reality (that more than a quarter of the labour force are not being able to find a job) continuously puts pressure on South African citizens to be efficiently skilled and qualified to be employable in an constrained South African labour market.

In terms of age, unemployment numbers are found to be much higher in the age-group 15-34. This group, classified as the 'Youth' of South Africa had an unemployment rate of 36.1% at the end of 2014. In figure 2.1 below, Statistics South Africa (StatsSA) compares unemployment rates of the South African 'youth' and 'adults'* and also provides an overall picture of how unemployment has increased during the period 2008 to 2014 (StatsSA, 2014).

^{*}adults are classified by the South African Government as people between age 35-64.

Figure 2.1: Unemployment rate by age

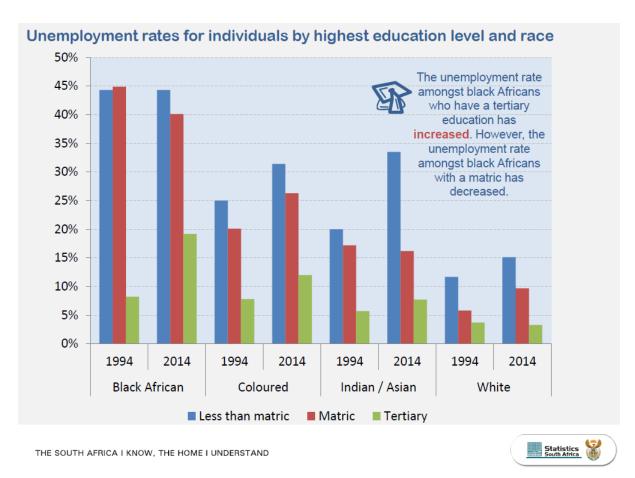




Source: StatsSA, 2014

Knowing that almost all professional rugby players form part of the South African 'youth' raises great concerns whether players would be able to find new employment after their career as rugby players are over. Do they equip themselves with the right qualifications and skill-sets to find decent post-rugby jobs and would they be able to smoothly make the transition to a new career? Figure 2.2 shows the unemployment rates for individuals by highest education level and race.

Figure 2.2: Unemployment rates for individuals by highest education level and race.



Source: StatsSA, 2014

By looking at the chart it is easy to recognise that individuals with a tertiary qualification (green bar) are far less likely to be unemployed than individuals who have only matric or no matric as their highest qualification. Across all race groups, individuals with a tertiary education have a less than 20% chance of being unemployed, compared to the 40% when they have only matric. This once again stresses the point of just how important it is for professional rugby players to gain additional skills and/or qualifications during their rugby careers (StatsSA, 2014).

2.7.5 Transferable skills and employment in South Africa

With unemployment being extremely high and so many young adults pursuing a career in professional rugby, the question is often raised: "Does rugby teach players any beneficial skills or values that could be transferrable in employment after rugby?"

The researcher supports the fact that a career in professional sport, especially rugby, does provide sportsmen the opportunity to learn valuable skills and principles that would be useful in any work or life situation. Certain characteristics of a person that can compete at the highest sporting level week in and week out is as useful in the boardroom of a company as it is on the field of play. In the book 'locker room to boardroom' writer, Ross Van Reenen (2012) combines the live stories of thirty ex Springbok rugby players who have built themselves very successful careers or businesses after retiring from the sport. Except for the fact that these testimonies are a must read for any young professional rugby player, it proves the fact that players often use the skills, values, character and networks they've built during their playing days to become great employees and leaders in businesses beyond rugby (Van Veenen, 2012).

An article publised in the intheloose-website the author identifies 6 reasons why employing a rugby player will enhance the company's profitability and success. Yet again, most of these values/skills are the golden threat that runs through Ross van Reunen's book titled 'locker room to boardroom'.

2.7.5.1 Rugby players are driven

It takes a special kind of commitment to go out week after week and put your body through a game of rugby. This drive can carry over into the workplace, making rugby players amongst some of the most driven employees within a company.

2.7.5.2 Rugby players can set challenging, yet realistic goals

Having spent years developing themselves as a player, spending time in the gym and out on the training field, rugby players have become accustomed to setting challenging goals that they know how to achieve.

2.7.5.3 Rugby players know how to be good teammates

As a sport, rugby is one of the most reliant on teams rather than individual talents. On that front, rugby players know how to perform their specific task to the best of their ability, whilst trusting those around them to do theirs.

2.7.5.4 Rugby players know how to perform under pressure

Competing in sport at any level provides some form of pressure, and this is no different for rugby players. If you need someone who can not only handle pressure, but thrive when the heat is on, then a rugby player would be th perfect employer.

2.7.5.5 Rugby players are motivated

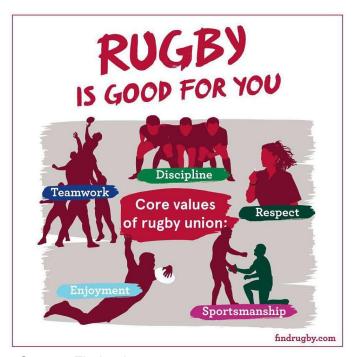
It takes seriously motivated persons to get up on a Saturday morning in the middle of winter and prepare themselves to travel potentially for several hours for a game in all kinds of conditions. This is precisely why you need a rugby player.

2.7.5.6 Rugby players are great at socialising

Whilst it is important to work hard, having a good company culture is also key. Rugby players definitely know how to have fun and get along with others making them ideal for social events and keeping up staff morale (In The Loose, 2015).

The official England Rugby website further identifies five core values rugby teaches its participants. For obvious reasons these core values are not only good for the player while he competes on the field, but would be highly valued during his transition process and life after rugby.

Figure 2.3: Core values of rugby union



Source: Findrugby.com

As shown in figure 2.3, the core values of rugby consist of teamwork, discipline, respect, enjoyment and sportsmanship. It is these values that make the game so special for those who enjoy the environment and culture rugby creates. The values define the game and equip players with important life-skills that no qualification or other work experience can offer.

(a) Teamwork

Teamwork is an essential part of sport and of life. Rugby teams welcome new team members and include all, because working as a team enriches lives. Great teams play selflessly: working for the team, not for themselves alone, both on and off the field. Players take pride in the team, rely on one another and understand that each player has a part to play. Teammates speak out if the team or sport is threatened by inappropriate words or actions.

(b) Respect

Mutual respect forms the basis of rugby. Rugby players hold a high esteem for their sport, its values and traditions and earn the respect of others in the way they behave. They respect match officials and accept their decisions. They respect opposition players and supporters. They value the coaches, managers and other sports administrators.

(c) Enjoyment

Most players will tell you that enjoyment is the main reason why they play and love rugby union so much. The rugby environment encourages players to enjoy training and playing for their team. It is about adopting a healthy lifestyle and building lifeskills for on- and off the field. Remember that all professional rugby players started off as "bare-foot boytjies" playing the wonderful of game rugby because they enjoyed being part of a team and part of the rugby family.

(d) Discipline

Strong discipline underpins rugby. Rugby administrators ensure that the sport is one of controlled physical endeavour and that it is always competed honestly and fairly.

Players obey the laws of the game which ensure an inclusive and exciting global sport. Players support this disciplinary system, which protects the sport and upholds its values. They observe the sport's laws and regulations and report serious breaches.

(e) Sportsmanship

Sportsmanship is the foundation upon which rugby union is built. Players uphold the rugby tradition of camaraderie with teammates and opposition. They observe fair play both on and off the field and are generous in victory and dignified in defeat. Players all play to win but not at all costs and recognise both endeavour and achievement. They ensure that the wellbeing and development of individual players is central to all rugby activity (RFU, 2015).

2.8 WHO IS RESPONSIBLE?

As previously mentioned this study is not only about identifying the research problem, but more so to find a specific game plan to solve it. Therefore responsibility must be placed on one or more stakeholders to help professional rugby players prepare for life after rugby and guide them through the transition process. Four main stakeholders were identified drawing from preceding literature and the researcher's own experience, namely (a) the Players themselves, (b) the Unions contracting the players (the employer), (c) *MyPlayers** (the players own organisation) and SA Rugby (the governing body).

Below the researcher shortly argues each stakeholder's viewpoint on their involvement in the preparation of professional rugby players for life after rugby.

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Note:

^{*}MyPlayers is the official organisation of the professional rugby players of South Africa. The organisation is 100% owned by the players themselves. SARPA (the South African Rugby Players Association) is a subsidiary arm of the MyPlayers organisation and in the context of this research the two organisations could be seen as one.

2.8.1 The Player

It is rightly argued that the biggest onus must rest on the players themselves to take charge of their lives and being accountable for the decisions they make. Becoming a professional rugby player is entirely free of choice and individuals must realise the risk that comes along with the territory and prepare accordingly. You cannot have all the good, without the bad.

2.8.2 The Union

The formal relationship between Provincial Rugby Unions and their players are predominantly done on a contract basis. Players are contracted for a fixed term of between 1 and 3 years to fulfil duties as a rugby player and in return receive remuneration as agreed. Nowhere in the contract will you find the Union being responsible to prepare the player for life after rugby or helping the player find alternative employment. Once the contract has expired and the player received his agreed salary, the Union have fulfilled its side of the contract and is in full rights to end the relationship. Although this often sounds cruel and cold, it is the hard reality of being a contract worker.

The general feeling however is that Unions care about their players and their players' futures. They are willing to assist players with retirement preparation and help players gain additional skills to make transition process easier. It could also be argued that if a player is more relaxed about his future, more focus could be placed on the here-and-now, leading to greater performance on the field of play which would be to the advantage of the Union.

2.8.3 MyPlayers

MyPlayers have taken a lot of the responsibility on them to individually support, guide and assist players in their personal and professional development. In January 2015 they started the *MyPlayers* Player Development Program with the sole purpose of providing players the opportunity to fulfil their potential and successfully make the transition from professional rugby to a new career.

As part of this programme, *MyPlayers* offer the following services to their players:

- Career advice & assessments
- Individual consultations/feedback sessions & follow-ups
- Recommend courses/institutions to study
- Life Skills
- EXIT programme (e.g., drafting a CV, advice on job search methods)
- Mentoring sessions with senior/retired players (e.g., advice, motivation, succession planning)

According to Jonell Bester, Player Development Manager at *MyPlayers*, the programme has made a lot of progress over the past 10 months with activities including the following:

- ✓ "Know Your World" sessions conducted at all 14 Rugby Unions with the
 purpose of sharing statistics and testimonies with players to make them aware
 of the realities of life after rugby.
- √ 140 career assessments have been conducted with junior players who are not currently studying; Individual feedback and printed reports were given; Followup takes place 2 months after assessment took place .
- ✓ Educational relations were formed with North West University's Unit for Long Distance Learning, UNISA's Short Learning Programmes and 'GetSmarter' online short courses.
- ✓ Life skills and some basic financial skills were discussed with some players.

Jonell adds that implementing the programme does not come without any obstacles in the road. The 4 main challenges she identifies:

- ✓ Practical implementation of the programme at different unions
- ✓ Finding funding options for players to study. Enquiries received regarding bursaries/study loans for contracted players to enrol for further academic studies.
- ✓ Some players are reluctant to register for part/full-time studies, as it is often in conflict with their training schedule

✓ Creating awareness amongst contracted players regarding the career development benefits they qualify for (Jonell Bester 2015, pers. comm., 1 October).

2.8.4 SA Rugby

SA Rugby is currently not directly involved in preparing players for life after rugby, but indirectly supports the *MyPlayers* initiatives.

2.8.5 Parents

Parents have a great influence on how their children think, act and perceive life. It is important that parents' guide and support their children in such a manner that they make the right decisions for life during- and beyond professional sport. Motivating them to learn additional skills and acquire a tertiary qualification will help prepare players for the challenges life after rugby may throw their way. Because parents form part of their children's sporting lives from beginning till the end of their career, they often fulfil the role of mentor and safe haven in a player's life. Therefore it is important that they take up the biggest part of the responsibility to prepare the player/child for life beyond sport.

2.8.6 Sport Agents

The researcher is of the opinion that some responsibility could and should be placed on Sports Agents not only to prepare players for life after rugby, but also to find employment opportunities for them beyond the game. The two main responsibilities of the agent are to:

- Act as recruiter and negotiator for the player within rugby; finding and signing the best contracts, and
- Finding endorsement deals to the benefit of the player.

The agent usually builds a trusted relationship with the player and can therefore influence him to prepare for what life after rugby entails. Due to the marketing-, negotiating- and networking skills required to be a good agent, agents would often also be the best person to recruit job opportunities for players beyond rugby.

2.8.7 Other Mentors

It has come under the researcher's attention that some professionals make use of mentors other than family, friends or rugby administrators. Pastors, church leaders and business people can often be perfect mentors as they are able to provide players with independent advice and guidance on important decisions they need to take. The researcher also likes the fact that in these instances there is most often a more formal relationship between player and mentor whereby better accountability could be achieved.

2.9 WHAT IS CURRENTLY DONE ELSEWHERE?

Once again we guide ourselves with models and examples implemented in other countries and in different sporting codes. Some US Universities and Colleges implemented a programme called the 'Positive Transition Sport Retirement Model' to help students prepare for life after studies and professional sport. Developed by Darin Meeker, Chris Stankovich and Todd Kays in 2001, this research-based, systematic framework grounded in 'reality therapy' holds student athletes responsible for addressing sports retirement and not dwelling on the "what could have been" factors. The model uses athletic transferable skills as a teaching tool (e.g., goal setting, communicating effectively with teammates) to assist student athletes in building confidence in their abilities and skills beyond sport.

Initially the programme emerged as an informal support group for 5th year students who had exhausted their eligibility to participate in sport. It subsequently grew into a ten week career development course for junior, senior and 5th year student athletes, helping them prepare for the sports transition process and also to plan for a career after professional sport. The course contains 3 interrelated components, namely:

- 1. Identity Development
- 2. Athletic Transferable Skills, and
- 3. Career Exploration

A textbook, *Positive Transitions for Student Athletes: Life Skills for Transition in Sport, College & Career* (Meeker et al., 2000), is used to accompany classroom activities. The course includes (a) exploring identity, values, personality, and interests: (b) learning athletic transferable skills such as communication, setting

goals and decision making skills; and (c) exploring career issues such as professional networking, informational interviewing, résumé writing, and job interviewing. Students also have the opportunity to learn about themselves, about the working-world outside sport and how to utilise university and community resources. The class activities include lectures, discussions, role-playing, guest speakers and group projects.

In Australasia the NZRPA and the New Zealand Rugby Union (NZRU) have jointly developed a Personal Development Programme (PDP) to help their professional rugby players prepare for life after rugby. This programme sees Personal Development Managers (PDM's) being available to assist players with personal and professional development. The network of PDM's, situated all around the country, offer players support and guidance to make better career-, education- and development decisions and continuously challenge them to get the best out of themselves, both on and off the field. This helps players better manage their existing playing careers and pro-actively plan for the next phase of their lives. One of these PDM's is former Crusaders and All Black centre, Aaron Mauger. Aaron believes the opportunities for a professional rugby player to learn new trades or skills are limitless. He states that "there are so many skills players can learn while they are playing that are transferable to a wide array of professions. Public speaking, effective time management, team building, work with media and sponsors – all these skills are useful beyond a career in rugby". It is on these skills that the network of New Zealand professional development managers focus.

2.10 CHAPTER SUMMARY

Chapter 2 elucidates the different issues surrounding rugby as a professional sport and identifies challenges that prevent players from sufficiently preparing for their life after sport. In summary the chapter could be divided into five main themes, namely leadership, advice and planning; education and additional skills; level played and popularity; sufficient wealth and reasons for retirement. These five themes ultimately are the cornerstone of this treatise and theories tested were built around them.

The chapter very well validates the variables chosen using local and international examples of why players desperately need to better prepare for this new phase in life when their professional sporting careers are over. Lastly the chapter zooms in on the

different parties involved and investigates what is done in other sporting codes and other countries about better preparing players for life after professional sport.

CHAPTER 3

THEORETICAL OVERVIEW

THE THEORETICAL MODEL AND VARIABLES EXPLORED

3.1 INTRODUCTION

Chapter 1 served to introduce the challenges that exist when professional rugby players retire from their sporting careers. It touched on the potential causes of this problem and asked the question of who could assist with solving the identified research problem. In chapter two we discussed the relevant research done on the subject of sport retirement and looked at the different factors that plays a role in the transition process of a professional rugby player.

This chapter will serve as a way to link proposed 'steps to successful retirement from professional rugby' to the literature research done. It begins with defining the different variables and explains how the independent variables would influence the dependent variable. Lastly the researcher illustrates the theoretical model that will be used to test the variables during the empirical study.

3.2 DEPENDEND VARIABLE

3.2.1 A SMOOTH AND SUCCESSFUL TRANSITION PROCESS

Defining the phrase 'successful transition from a professional sporting career' is extremely difficult and understandably no standard definition exists. Our extensive review of academic research however indicates that successful transition is driven by a number of important measurable drivers. These drivers will support players in achieving their transition goals once the final whistle blows on their career.

The researcher's definition:

A **smooth and successful transition** from a professional sporting - to a new career is when someone successfully and effortlessly switches from his professional rugby playing career to another career. This transition includes the plan and execution of a 'life after rugby' strategy whereby the ex-professional player finds a satisfactory job or business opportunity that generates enough income to support his daily needs and lifestyle after retirement from sport.

Although there is no such thing as perfect transition or being 100% prepared, the following few factors could definitely be seen as characteristics of a smooth and successful retirement process:

- ✓ No fear of the retirement process
- ✓ No financial stress
- ✓ No anxiety
- ✓ An "follow up" job just as enjoyable and well paid as rugby and
- ✓ The player being sufficiently qualified and equipped with additional work skills

This research does not intend to measure the number of successful transitions, but only to find the relationship between certain variables and the ease of transition into a life beyond rugby. Ultimately all professional rugby players will at some point in time be forced to start a new career outside rugby and produce an off-the-field - as opposed to on-the-field income.

After doing extensive research and drawing from his own transition experience, the researcher identified five variables that would influence the "smoothness" and success of a professional rugby player's retirement transition process:

3.3 THE RELATIONSHIPS BETWEEN THE DEPENDEND VARIABLE AND THE INDEPENDEND VARIABLES

3.3.1 Leadership, Advice and Planning

The online version of the Oxford Dictionary defines the above mentioned concepts as follows:

- Leadership is "the action of leading a group of people or an organization, or the ability to do this".
- Advice is defined as "guidance or recommendations offered with regard to prudent action" and
- Planning is "to decide on and make arrangements for something in advance".

For the purposes of this research these three concepts were linked under the same variable making it more easily measurable in the context of this study. Where needed the concepts were however individually discussed.

Having an executable 'life-after-rugby' plan is often the key to both a stress-free and effortless transition to a new career. To develop and successfully execute such a plan, players most often need leadership and advice from a professional- or more experienced person. Players focus so much on the here-and-now that they do not always see the importance of retirement preparation and therefore the guidance of parents, mentors, coaches and friends are essential.

3.3.2 Education, work experience and skill levels

People with a tertiary qualification are much more likely to find employment than a person with only matric or no-matric. According to Statistics South Africa (2014), individuals with a tertiary education have a less than 20% chance of being unemployed, compared to the 40% when they have only matric. For a professional rugby player, finding decent employment after his playing career is over would without a doubt have a positive influence on the success of his transition process.

The same applies to players who have mastered additional skills, or have gained work experience outside rugby while still playing. These players would be more employable and would likely be able to replace their rugby salaries more easily.

3.3.3 Level played and popularity

The level at which players compete most often is an indication of how much money they earn and how much publicity they receive. Most Super 15 and Currie Cup games are broadcast on television and reported on in major newspapers and sporting magazines. This leads to players becoming household names and hero figures amongst both young and old rugby supporters. The popularity of a player can have both a positive or negative influence on his transition from rugby to a new career:

Positive influence: Popularity can open up new business and employment opportunities for players beyond rugby. Professional players get the opportunity to network with important business people and potential employers at sponsors- or after match functions. These networks are often used to find employment after rugby making successful transition possible.

Negative influence: As previously discussed popularity could lead to a too strong athletic identity which has often proved to have a more negative influence on the lives of athletes post professional sport. (Brewer, van Raalte & Linder, 1993; Kornspan & Etzel, 2001; Tasiemski, Kennedy, Blaikley & Gardner, 2004)

3.3.4 Sufficient Wealth

When it comes to retirement perhaps money 'can' buy you happiness? It could definitely in some sense smooth out their transition process and help players bridge any initial adaption difficulties. Sufficient savings or built-up family wealth could take away the stress of finding that next job quickly or paying the bills when your rugby career is over. Previous literature indicates that players who make bad money-decisions during their careers and live more expensive lifestyles than they could really afford, often end-up bankrupt and depressed in the first couple of years after professional sport (Show me the Money, 2012). The assumption is therefore made that good money-decisions and living an affordable lifestyle would positively correlate with successful transition.

3.3.5 Causes for retirement

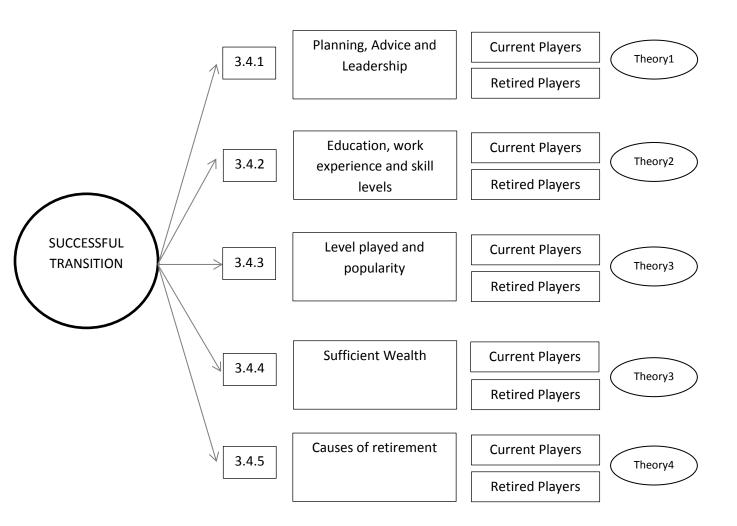
Another variable that plays a role, is whether retirement from was 'freely chosen' or whether it was forced by circumstances out of the players control (like decreasing performance or injuries). Players who are able to choose when they retire would be better prepared and have a more positive mind-set towards the challenges of life after rugby.

Sport career termination researchers, Taylor and Ogilvie (1998) emphasize four main causes of career termination namely age, deselection, injury, and free of choice. Taylor and Ogilvie proved that 'free of choice' as category of career termination- causes was by far the rarest reason for sports career termination, but certainly the category associated with the least adaption difficulties.

3.4 THE THEORETICAL MODEL

The perceived view of the researcher is that every one of the above mentioned variables will in its own way influence the ease of transition for a professional rugby player to a new career. A proposed model was developed to ultimately test if, and to what extent the independent variables influence the independent variable:

Figure 3.1: The theoretical model



Source: Researcher's own construction

3.5 CHAPTER SUMMARY

A clear understanding of the different variables and how they influence the retirement process is essential for constituting a solid research project. The independent- and the five dependent variables are comprehensively discussed and evidence is provided why these variables have a significant influence on each other. The research process is illustrated by way of a theoretical model developed to test theories at hand.

CHAPTER 4

METHODOLOGY OF STUDY

4.1 INTRODUCTION

The preceding chapters have introduced the reader to the concept of professional rugby and the challenges players face both during and after their professional rugby careers. The chapters also served to link the findings of the literature review and the researcher's own experience with a theoretical model that will be used to test the relationships of the different variables in the empirical study to come.

Chapter 4 will provide the reader with a clear outline of the methods used during this empirical study. These methods were utilised in an effort to gather, study and interpret observed information and establish the reliability of the framework shaped in this chapter. The research methodology used will be expanded on, commencing with the assemblage of the proposed research framework as discussed in Chapter 3, towards a planned method for the exploration of the collected information.

4.2 RESEARCH PARADIGM

According to Taylor, Kermode and Roberts (2006), a paradigm is "a broad view or perspective of something". Additionally, Weaver and Olson's (2006) describe paradigms as "patterns of beliefs and practices that regulate inquiry within a discipline by providing lenses, frames and processes through which investigations can be accomplished". This definition explains how research could be affected and guided by a certain paradigm and why it is essential to first gain a clear understanding of the adopted paradigm before any discussions about specific methodologies could be made.

In order to gain this 'clear understanding' of the research paradigm, planning of the research methodology is crucial to insure a meaningful study (Kothari and Garg, 2007). Collis and Hussey (2009) state that research should always be careful, precise and address a specific, worthwhile problem. The researcher made every effort to adhere to these above mentioned tenets of research.

The two main research paradigms found in the vast majority of studies:

- Qualitative method or the interpretive approach; and
- Quantitative method or the positivist approach

Creswell (1994) defines the qualitative research method as an "inquiry process of understanding a social or human problem, based on building a complex, holistic picture, formed with words, reporting detailed views of informants, and conducted in a natural setting".

Methods of conducting a qualitative research usually include focus groups, in-depth interviews, and reviews of documents for types of themes. Questionnaires with more open ended, interview type questions can also be used. Qualitative research is a subjective, text based method that describes a problem or condition from the point of view of those experiencing it. This approach makes room for an unstructured or semi-structured response option which often give more in- depth information. No inferential statistical tests are done with this kind of research and validity largely depends on skill and rigor of the researcher. Results are not generalizable (Orau.gov, 2014).

In this paradigm the researcher is part of the study and forms part of what is observed (Cooper and Schindler, 2008). It relates to the phenomenological aspect, focusing on people's lives, understandings and realities and culminates in how people interpret their social world in terms of experiences and self—opinions (MacKenzie and Knipe, 2006). The purpose of this approach is to generate theories that can be tested and assessed (Bryman and Bell, 2007).

Quantitative research on the other hand is characterised by surveys, structured interviews & observations, and reviews of records or documents for numeric information. It is a more objective approach providing observed effects of a programme on a problem or condition. The methodology is number-based with less in-depth but more breadth of information across a large number of cases. It gives fixed response options to respondents and the validity and reliability are dependent on the measuring instrument used. Statistical tests are used for analysis and results can be generalized (Orau.gov, 2014).

Collis and Hussey (2009) describe this approach as an organised method for combining deductive logic with precise empirical observations of individual behaviour in order to determine and confirm a set of probabilistic causal laws that can be used to predict general patterns of human activities.

Paradigm utilised in this study

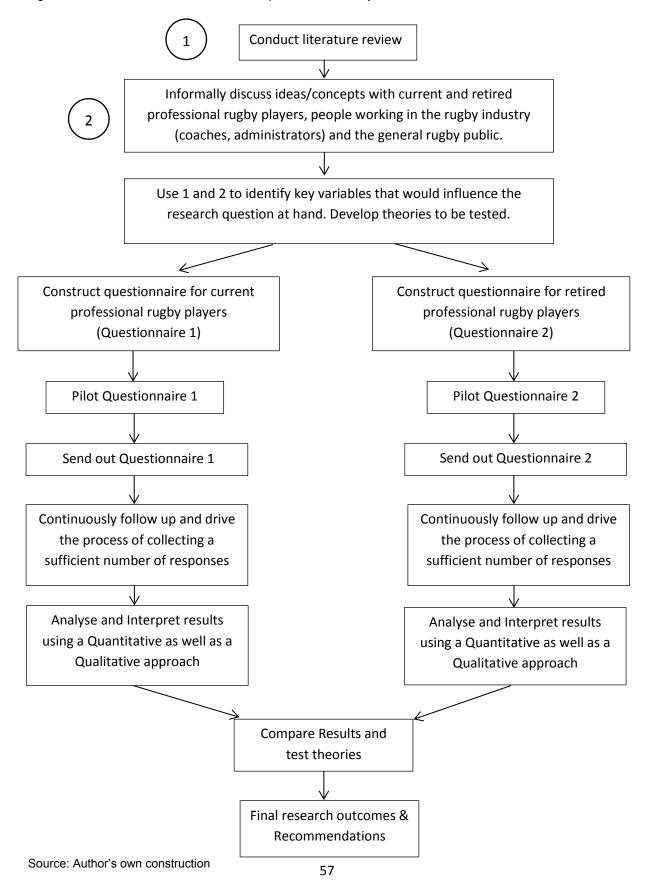
The paradigm utilised in this research was a mix mode of positivistic as well as interpretive research methods. By using both these approaches the researcher was able to best explore and define the relationship between the identified dependent and independent variables. Results from the research on current professional rugby players were compared with the results from already retired professional players to ultimately test and measure theories that were developed.

The decision to combine a qualitative- and quantitative approach stems from the suitability to the research problem, the availability of (retired players) respondents and the relatively short time-frame in which the research had to be conducted. Two separate questionnaires containing mostly closed-ended questions were developed and utilised. This assured that responses could be recorded quickly and efficiently and that data could be analysed far more swiftly than would have been the case with pure qualitative data.

In terms of current professional rugby players, enough responses were collected to make use of inferential statistics were needed. This method helped produce a more unbiased research independent from the researcher's opinion and self-beliefs. The number of respondents who completed the retired players' questionnaire was a bit too small to constitute valuable inferential statistics and therefore the researcher rather elaborated on the analysed differential statistics and followed a more interpretive approach. This allowed the researcher, being a retired professional rugby player himself, to form part of the study and comment more freely on what was observed. In fact with the analysis of both sets of data, the researcher focused more on the players' lives and understanding their experiences of certain aspects in- and outside professional sport. With this approach the generated theories could be efficiently tested and assessed with the researcher more concerned with exploring the complexity of the social phenomena than to only measure it quantitatively (Collis

and Hussey, 2009). The figure below highlights the mixed mode method utilised in this study.

Figure 4.1: Mixed mode method adopted for this study



4.3 RESEARCH DESIGN

Research design is the order in which the empirical data is connected to the research question raised by the study. By doing comprehensive research design and integrated validity- and reliability testing the conclusions drawn by the study would easily be linkable back to the very seed questions that brought it about (Kothari and Garg, 2007).

The researcher's ultimate goal was to find and determine the retirement perceptions and experiences of current- and retired professional rugby players across the whole of South Africa. Therefore from a cost- and time consuming perspective it was clear that the preferred method of data collection were to be via questionnaires or surveys. The literature review supported this idea as most previous research in this field was done via questionnaires. This data collection instrument was a list of carefully formulated questions which were chosen to help prompt reliable responses from a particular sample of people.

As previously mentioned two separate questionnaires were developed. One for current professional rugby players (Questionnaire 1) and one for already retired professional rugby players (Questionnaire 2). Some of the questions in questionnaire 1 were closely related to questions from questionnaire 2. This enabled the researcher to compare answers from respondents from different sides of the white line and identify differences between perceived ideas of 'life after rugby' and the reality.

4.4 POPULATION AND SAMPLE

4.4.1 Population

Two target populations were investigated:

- (a) Firstly it is all current professional rugby players contracted by one of the fourteen South African rugby Unions and
- (b) All retired professional rugby players who were previously contracted by one of the fourteen South African rugby Unions.

a) Current Professional Players

The professional arm of South African Rugby can broadly be divided into fourteen different Unions geographically spread across the country. These Unions include the Sharks, Bulls, Western Province, Eastern Province Kings, Boland, Border Bulldogs, Lions, Cheetahs, SWD Eagles, Griquas, Griffons, Falcons, Leopards and Pumas. Each of the Unions contracts between 20-80 professional rugby players to annually compete in the two main local rugby competitions, namely the ABSA Currie Cup and the Vodacom Cup. When a player is good enough, he will be drawn to one of the five Super 15 franchises to represent the franchise at an international level in the Super 15 competition. Currently the five Super 15 franchises are The Stormers, The Sharks, The Cheetahs, The Kings, The Lions and The Blue Bulls. Some Unions also contract junior players to compete in U/19 and U/21 provincial competitions. Any of these players may at any point in time be selected for the national team, the Springboks, to represent their country at the highest level. Currently there are a total of 589 senior contracted professional rugby players in South Africa which include Vodacom Cup, Currie Cup, Super 15 and Springbok representatives.

b) Retired Professional Players

It is hard to believe that we have reached the end of the second decade of rugby being a professional sport in South Africa. Numerous players have now made the transition from being a professional sportsman to a new career and will be able to share their experiences and lessons learned. This will hopefully prove the importance of our research problem and help us to compare the perceptions of current players with the reality out there. To calculate just how many retired professional rugby players there are would be a nearly impossible task, yet alone gain access to them all to hear their views. Therefore a sampling framework was used in both instances.

4.4.2 Sample and sampling method used

Wegner (2010) describes sampling as the selection of a subset of individuals from within a population to estimate the characteristics of the whole population. Very seldom do researchers survey the entire populations as the costs and effort of doing so is usually very high. Sampling allows the researcher to lower the overall cost of

the research, collect data faster and process collected information much easier (Wegner, 2010). Ideally the sample must be accurate (absence of bias) and precise (the sample represents the population well) but to achieve this requires a lot of planning and effort.

There are two methods of sampling namely, probability sampling and non-probability sampling. With probability sampling the researcher relies on randomly selecting the participants, while with non-probability sampling the selection is more arbitrary and subjective (Wegner, 2010).

Table 4.1 Probability and non-probability sampling

Probability		Non-probability	
Simple	Sample chosen randomly, equal possibility of being selected	Convenience	Subjects chosen by availability
Systematic	Population is ordered, sample taken at intervals, unequal chance of selection	Purposive	Selection of subjects with specific traits
Stratified	Population grouped by characteristic, random sample taken from each group, avoids unequally represented	Snowballing	Subjects nominate others who fit inclusion criteria
Quota	Stratified with an specific numbers per group, groups may be unequally represented	Volunteer	Canvassing or advertising for subjects, inviting people to fill out questionnaire

Cluster	Population divided	
	into sub-	
	populations,	
	randomly selected	
	clusters, include all	
	selected clusters	

Source: Based upon Wegner, 2010

a) Current professional players

To gain an in-depth understanding of the retirement perceptions and expectations of professional rugby players, participants was randomly selected from the pool of 589 senior contracted rugby players from all fourteen South African rugby unions.

The researcher randomly selected 15 senior contracted players from each of the fourteen Unions to complete the questionnaire. As this sample was stratified with a specific number of representatives per group/union, this would be regarded as a quota probability sample. As mentioned the Unions are situated all around South Africa and the sample therefore contained respondents from each of the 9 official SA provinces.

b) Retired professional players

Having represented 4 different rugby Unions over a period of almost 10 years, the researcher has built up a strong network of past colleagues. These retired players, in turn, also have their own networks of ex-professional players who the researcher could utilise. The researcher developed a list of all the retired rugby players he knows and made contact with them via telephone calls, e-mails, SMS's and social media platforms such as Facebook. Once they were willing to assist, the researcher e-mailed the questionnaire to them for completion. This would be regarded as a non-probability convenience sample as all the potential respondents were in some sort of way connected to the researcher's network of past rugby colleagues. All respondents have played professional rugby for one or more of the 14 South African rugby Unions in the past 20 years.

4.5 PROCEDURE FOR DATA COLLECTION

a) Current Players Questionnaire

Previous discussions with *MyPlayers* have made the researcher believe that the will support this research project and would gladly assist with data collection.

To obtain the help of *MyPlayers*, the researcher wrote an e-mail to senior management of *MyPlayers* outlining a brief proposal and request for their help. This e-mail detailed the proposed research, requirements of participants and some sample questions that might be asked during the research. We asked them to provide us with the contact details of all the rugby unions Chief Executive Officers (CEO's) and team managers. We also obtained permission to state in (in our questionnaire) that *MyPlayers* supported our research.

The next step was to contact all the CEO's and obtain permission to conduct the research at the different unions. After permission was granted by the Chief executive, the researcher made contact with all the Currie Cup team managers or the SARPA representatives within the team. After the data collection process was explained in detail with them fifteen questionnaires were then couriered to the union. The reason why specifically team managers and SARPA representatives were utilised is because of the authority they have over players and their ability to influence players to complete questionnaires. The researcher's hope was that this would ensure a 100 percent return rate. The onus was placed on the team manager or SARPA representative to randomly select the 15 participants within the union and to facilitate data collection. They handed out the questionnaires and made sure they were returned once completed. After all the questionnaires were successfully completed and returned to the team manager or representative the researcher organized and paid a courier to re-collect the questionnaires and return them to the researcher.

b) Retired Players Questionnaire

The researcher made contact with all the potential respondents via telephone calls, SMS, e-mail or social media. In this call or message the retired player were given a short background on the study and asked if he would be willing to take part in the survey. If the respondent agreed, the questionnaire was e-mail to him. All together

the questionnaire was e-mailed to 50 retired players. The onus was on them to complete and e-mail back to the researcher. The researcher followed up and replied with a 'thank you' message once completed questionnaire was received.

4.6 THE RESEARCH INSTRUMENT

Questionnaires

Questionnaires were utilised as the primary and only method of collecting data. In the first part of the questionnaire, players were asked about their biographical background, their history as a rugby player and the role of rugby in their lives. The second half of the questionnaire focussed more on the real issues at hand, namely their preparedness and awareness of a life beyond professional rugby. This involved discussing the players' qualifications, their aspirations, their financial positions and their perceived views of finding a job outside rugby to 'smooth out' their transition to a new career. It also focusses on whom current and retired players perceive as having the biggest influence on their lives and asked questions relating to the role of the unions, parents and rugby administrators in providing assistance and guidance towards life after rugby. The questionnaires were carefully structured to properly investigate all independent variables of the developed conceptual framework.

Current player questionnaire (Questionnaire 1)

Questionnaires consisted of 36 questions and took approximately 10 minutes to complete. Participants were not required to complete the questionnaire if they did not want to. The questionnaire is designed to elicit perceptions of participants on 'life after rugby' and how important it is to prepare for it.

Retired player questionnaire (Questionnaire 2)

The questionnaires were designed to compare some of the data collected from the current player questionnaire with the reality. The questionnaire consisted of 28 questions and also took approximately 10 minutes to complete.

4.7 RESPONSE RATE

a) Current Professional Players

The researcher was unyielding to receive back all 210 questionnaires couriered to the Unions (15 questionnaires x14 unions). He continuously followed up the progress at each Union via e-mail, phone calls and text-messages. Ultimately, players from all 14 Unions took part in the survey and a total of 173 questionnaires could be used for the study. This gave a response rate of 89% of the target and an overall sample of 32% of the total population.

Table 4.2: Number of senior contracted players and respondents per union.

Rugby Union	Number of Contracted Players	Number of Respondents
Blue Bulls	46	10
Golden Lions	52	15
Cheetahs	44	15
Sharks	55	13
WP	41	15
EP Kings	59	10
Boland	18	9
Border Bulldogs	30	12
Falcons	34	13
Griffons	28	8
Griquas	40	15
Leopards	29	15
Pumas	42	15
Eagles	37	8
Total	555	173

Source: Mandisi Tshonti (MyPlayers), 2015, pers. comm., 20 October).

b) Retired Professional Players

An effort was made to reach between 40 and 50 retired rugby players throughout the country. Of the 50 retired players contacted via e-mail, phone calls, text-messages and social media-messages 25 completed questionnaires were returned. It gave an overall response rate of 50%

4.8 DATA ANALYSIS AND INTERPRETATION

The expertise of Dr Jacques Pietersen, from the NMMU Unit for Statistical Consultation, was called upon to assist with some of the analysis and interpretation of the gathered data. In order to make useful conclusions about the target population the researcher wanted to derive both inferential and descriptive statistics from the answers of the completed questionnaires.

Inferential statistics were used to test for genuine patterns or relationships in the sample population. It measured whether some variables had a significant influence on each other and helped understand the relationships that exist within the theory tested. On the other hand, descriptive statistics are a way of summarising the data in a more compact form so that it could be represented in tables, charts and graphs for easier assimilation and digestion (Collis and Hussey, 2009). The researcher used this form of analysis to aid in the recognition of patterns to the responses that were not easily identifiable in the raw data. These patterns allowed for the detection and confirmation of certain theories in the research.

Because of the nature of the research question, the methodology used and the characteristics of the questionnaires, the researcher utilised more descriptive statistics to individually explore and discuss each variable and theory. Although valuable, the researcher was not only interested in retrieving the quantitative, numerical statistics that shows the significance of relationships between variables. His focus was directed more on the phenomenological aspects, concentrating on the players' lives and their understandings of life within a professional sport.

4.9 RELIABILITY AND VALIDITY

It is important for the researcher to eliminate mistakes and bias in the study. Measures of reliability and validity must therefore be built into the research design.

- Reliability refers to the absence of differences in the results if the research were to be repeated, while
- Validity is the extent to which the research findings correctly reflect the phenomena under study (Collis and Hussey, 2009)

4.9.1 Reliability

Reliability is concerned with how accurate the obtained information is. The more reliable the data the more likely it would be that if the experiment was repeated the results would be the same. This is particularly relevant for quantitative data where questionnaires may easily be administered on repeat occasions (Lancaster, 2005).

Collis and Hussey (2009, p.204) identifies 3 ways of estimating how reliable responses are. These ways are regularly used in research projects:

- Test-retest: Respondents answer the same questionnaire twice. Reliability gets based on how similar responses are. The more similar answers are, the more reliable the test.
- Split halves: The questionnaire is split into halves and a correlation of the two data sets is made.
- Internal consistency: Every item is correlated across the sample to evaluate the extent to which items within the research instrument present analogous results.

The researcher used two ways of estimating and proving the reliability of this study. Firstly the 'test and re-test' method was used by asking a few of respondents to recomplete the questionnaire. The responses were highly consistent (almost perfect) with each other indicating that the results are highly reliable. The second method used was the 'split halves' method. The responses to some questions were randomly split in half the researcher investigated and compared the results of the two data sets with each other. This method once again proved that the overall data were reliable by the strong correlation identified between the two data sets.

4.9.2 Validity

Validity measures the credibility and effectiveness of the measuring instrument. The more valid the data the more likely the research will describe the variables it was designed to (Lancaster, 2005). It essentially indicates the extent to which the data is said to represent reality and can be judged by examining the assumptions made (Makubalo, 2011).

According to Collis and Hussey (2009) there are several different types of validity:

- ✓ Face validity: Ensuring that the test measures what it was supposed to on a superficial level.
- ✓ Construct validity: Relates to the problem that many hypothetical constructs cannot be directly observed (e.g. preparedness) but are inferred from patterns in behaviour. It is necessary, then, to choose the correct behaviours as measures of the unobservable phenomenon.
- ✓ Content validity: Ensuring that the content covers a representative sample of the behaviour domain to be measured.

The researcher ensured face, construct and content validity by conducting a thorough literature review, interacting with people with years of experience in the rugby industry and basing the research instrument on previously validated questionnaires and surveys. The fact that already retired players views formed part of this research study strengthened the validity even more with the luxury of being able to compare primary data with the perceived views of current players.

4.10 ETHICS

Ethical Clearance was granted by the NMMU as seen in Appendix A. This is a procedure installed by the NMMU Business School that guarantees that researchers consider all relevant ethical issues when formulating their research.

Principles adhered to in the formulation of this study included, amongst others, voluntary participation and the guarantee of the participants' confidentiality.

4.11 CHAPTER SUMMARY

This chapter dealt with the process undertaken to ensure that from formation to interpretation the research methodology was sound. It expanded upon the research paradigm, the sampling method and data collection method used during this empirical study. It explained why a mixed mode between positivistic- and interpretive research methods was used and illustrates exactly how the process of collecting the empirical data was executed. The empirical results were used to give insight into the variables identified to influence successful transition from professional rugby and test the existence or validity of developed theories. Along with the proposed approach, the chapter went on to discuss the methods used to ensure both the reliability and validity of the data received. The following chapter outlines the empirical results obtained from the research instrument from both a descriptive and inferential statistical perspective.

CHAPTER 5

RESEARCH RESULTS AND ANALYSIS

5.1 INTRODUCTION

Chapter 4 provides the reader with an outline of the research methodology utilised to test relationships between the dependent and independent variable. It explains how and why the specific measuring instrument was developed and gives insight into the sample tested in the study. The final part of the chapter confirms the validity and reliability of the data collected and therefore the reliability and validity of the overall study. This following chapter will present the analysed data and show the results of the study. Both descriptive and inferential statistics from both questionnaires will be presented.

5.2 PRESENTATION AND ANALYSIS OF DATA COLLECTED

5.2.1 BIOGRAPHICAL PROFILES

The first part of both questionnaires contained questions to obtain biographical data from respondents. These questions included age, gender, marital status and ethnicity.

QUESTIONS TO IDENTIFY

Current Players:

- ✓ What is your current age?
- ✓ What is your marital status?
- ✓ What is your ethnic background?

Retired players:

- ✓ What is your current age?
- ✓ What is your marital status?
- ✓ What is your ethnic background?

Table 5.1: Demographic composition of Current Professional Rugby Players in the sample

	Percentage (%)
Age	
18-21 years	9.9
22-25 years	52.0
26-29 years	29.2
30-32 years	6.4
33+ years	2.3
Total	100.0
Marital Status	
Single	32.9
Girlfriend	50.6
Married	15.9
Divorced	0.6
Total	100.0
Ethnic Background	
African	16.0
Coloured	23.1
White	60.9
Total	100.0

Table 5.2: Demographic composition of Retired Professional Rugby Players in the sample

	Percentage
Age	
26 - 30 years	36.0
31 - 35 years	60.0
36 - 40 years	4.0
Total	100.0
Marital Status	
Single	4.0
Girlfriend	20.0
Married	76.0
Divorced	0.0
Total	100.0
Ethnic Background	
African	0.0
Coloured	8.0
White	92.0
Total	100.0

The demographic composition of the samples supports the diligence and thoroughness of this study. The age of players were utilised in some comparisons and analysis made below. For a start it was interesting to note that more than 60% of current players were younger than age 26 and that only 3.6% of players were older than age 32. Although no relationships between marital status and ethnic background were tested in this study, the data provides the opportunity for following researchers to include these two factors in their research question. The one statistic that was however very interesting for the researcher was to note only 16% of current players are married, leaving +-84% single or only having a girlfriend. It would be a bit farfetched to draw conclusions between the maturity of married men vs unmarried

men, but it in the case of the researcher, marriage definitely made him think differently about preparing for life after rugby.

5.2.2 TESTING THEORY 1 – LEADERSHIP, ADVICE AND PLANNING

In regards to making a successful transition to life after rugby leadership, advice and planning are important for current professional players

Intense preparation can be considered as a key ingredient to any successful transition or change in life. Being well prepared for a new life outside rugby can transform a player's feelings of anxiety and worries to an emotional state of excitement and enthusiasm for the challenges that lie ahead. Leadership, advice and planning are three interrelated concepts that in the eyes of the researcher (and other researchers) are the essence of a smooth and successful transition process. Questionnaire 1 (current players) tested the perceived importance of these concepts with current players and focused on who they perceived to be their mentors and advice givers. Questionnaire 2 (retired players) tested the views of already retired players on the importance of preparing for retirement and getting the right advice and support.

QUESTIONS USED TO TEST THEORY

Current Players:

- ✓ Do you perceived getting employment advice or training for a job outside rugby while still playing professionally as important?
- ✓ Have someone ever given you career advice for when your professional rugby career is over?
- ✓ Have you ever developed a career plan to help you achieve your employment goals, other than rugby?
- ✓ If have received career advice for 'life after rugby', who was it from?
- ✓ Does life after rugby scare you?
- ✓ Do you perceive the roles of SA Rugby, the Rugby Unions and SARPA as important in assisting you to plan for a career after rugby?
- How easy do you think it would be finding a job outside rugby?
- ✓ How often do you think of life after rugby?
- ✓ Do you know what occupation you want to do after professional rugby?
- ✓ Who do you perceive as your mentors?
- ✓ With whom would you most likely share a secret of life problem with?
- ✓ Who has the biggest influence on your rugby career?

Retired players:

- Do you perceive employment advice and training for a job outside rugby while still playing professionally as important?
- ✓ Who had the biggest influence on your professional rugby career?
- Who had the biggest influence on your transition process from rugby to a new career?
- ✓ Will you do it (your professional rugby career) all over again?

Table 5.3 below, indicates how current and retired players perceived the importance of getting employment advice or training for a job outside rugby while they are/were still playing. It proved to a positive outcome as 77.7% of current and 91.7% of retired players thought getting employment advice and some kind of training are either very important or a 'must have'. None of the retired players thought it was not important and only 1 out of the 173 current players answered it is not important at all. The two groups' answers correlated well, indicating that both current and retired players feel strongly about the importance of getting employment advice and training for employment after rugby.

Table 5.3: The perceived importance of receiving employment advice or training for a job outside rugby while still playing professionally. (Current and Retired Players)

	Current Players	Retired Players
Not important at all/won't help	0.6	0.0
Not important	4.1	0.0
Kind of important	8.1	8.3
Very important	43.0	54.2
A must have	44.2	37.5
Total	100.0	100.0

In terms of career advice for life after rugby, just over 80% of current players said they have previously had career advice for post-rugby employment. Still the almost 20% (33 out of 173) of players who have not had any advice highly concerns the researcher as he believes it would lessen their chance to experience a smooth an successful transition dramatically. Table 5.4 indicates this founding.

Table 5.4: Have someone ever given current players career advice for when their professional rugby career is over?

	Percentage (%)
Yes	80.8
No	19.2
Total	100.0

Developing a career plan to achieve employment goals (outside rugby) is another very important step in preparing for retirement from professional sport. When players were asked "have you ever developed a career plan to achieve employment goals after rugby", 40.6% said "no" they have not. Although it is less than the 59.4% that said "yes", it is something the researcher firmly feels every current player should do.

"If you fail to plan, you plan to fail" - Benjamin Franklin

Table 5.5 indicates the percentage of current professional players who have and have not developed a plan to achieve their employment goals after rugby.

Table 5.5: Have current players ever developed a career plan to help them achieve their employment goals, other than rugby?

	Percentage (%)
Yes	59.4
No	40.6
Total	100.0

At this point, it is safe to say that players do perceive getting the right advice and preparing for a career outside rugby as relatively important. But where exactly do players go for advice and who do they perceive as the most important role players during their transition process?

Table 5.6 below indicates where the 80.2% of players who have received career advice received it from.

Table 5.6: If current players have received career advice for 'life after rugby', who was it from?

	Percentage (%)
Friend	10.3
Parents	36.0
Coach	5.9
SARPA	31.6
Other	16.2
Total	100.0

67.6% of current players indicated that their career advice for 'life after rugby' came from either their parents or SARPA. The researcher is pleased with this outcome as he believes that parents and SARPA would ultimately be the most suitable parties to guide players to be better prepared for life beyond sport. 16% of players indicated

that their advice came from someone else who in the researcher's opinion is mostly related to religious leaders, agents or industrial phycologists.

The first inferential statistic done was to test the relationship between 'advice & development of a plan' and 'how scared players were of life after rugby'. The following null- and alternative hypothesis were developed and tested:

H_{A1:} The answers of current professional players who have (a) received career advice and (b) developed a career plan did not significantly differ from players who have not received and developed (a) and (b) on the question, "do life after rugby scare you?"

H_{O1:} The answers of current professional players who have (a) received career advice and (b) developed a career plan differed significantly from players who have not received and developed (a) and (b) on the question, "do life after rugby scare you?"

To investigate this hypothesis, the researcher started off by cross tabulating the questions, "does life after rugby scare you?" and "have you ever had career advice and developed a career plan for life after rugby" Results were as follows:

Table 5.7: Cross tabulation of the questions, "does life after rugby scare you?" and "have you ever had career advice and developed a career plan for life after rugby?"

	Did you have career advice and developed a career plan?		
Does 'life after rugby' scare you?	Yes	No	Total
Yes, a lot	10.5%	21.7%	16.0%
Yes, a little	24.4%	34.9%	29.6%
Neutral	22.1%	21.7%	21.9%
No, not really	32.6%	14.5%	23.7%
No, not at all	10.5%	7.2%	8.9%
Total	100.0%	100.0%	100.0%

At first glance it is evident that there is a noticeable difference between the "sacredness" of the two groups identified. Only 34.9% of players who have both (a) developed a career plan and (b) have received career advice are scared (a little or a lot) of life after rugby. This compared to the 56.6% of players who have not yet developed or received either (a) or (b) who also answered the question in the same way. These results also pull through to the other side of the spectrum with only 21.7% of players who have not received or developed (a) or (b) stating that they are "not really" or "not at all" scared of life after rugby. Players who have received and developed (a) and (b) have taken a more relaxed viewpoint with almost double (43.1%) the number of players answering the same way.

To test if the difference is statistically significant, the Pearson chi –square and Cramer's V -test were utilised. Chi-square is a statistical test commonly used to compare observed data and test whether a statically significant difference is present. Cramer's V is based on the Pearson chi-square test and can be used to highlight the practical significance of the difference.

Table 5.8: Pearson Chi-Square Test on the questions, "does life after rugby scare you?" and "have you ever had career advice and developed a career plan for life after rugby?"

Chi-Square Tests			
Value df p-value			
Pearson Chi-Square	11.257 ^a	4	.024
N of Valid Cases	169		

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 7.37.

The fact that the p-value is equal or smaller than 0.05 (p≤0.05) means the null hypothesis is rejected, and the alternate accepted (There is a difference)

Therefore it could be said there is a statistically significant difference between the "Yes" and "No" groups (p<0.05) in table 5.7.

Cramer's V was used to further indicate the practical significance of a finding.

Table 5.9: Interpretation of Cramer's V

Value	Significance
< 0.30	Small
0.30 - 0.49	Medium
0.50+	Large

Table 5.10: Cramer's V – test results on the questions, "does life after rugby scare you?" and "have you ever had career advice and developed a career plan for life after rugby?"

Symmetric Measures				
		Value	p-value	
Nominal by Nominal	Phi	.258	.024	
	Cramer's V	.258	.024	
N of Valid Cases		169		

The finding indicates a small practical significance and therefore supports the rejection of the null hypothesis.

Another important finding in this section was the perceived views of players on the role SA Rugby, the Provincial Unions and SARPA should play in assisting them to prepare for life after rugby. Table 5.11 shows the results.

Table 5.11: The importance SA Rugby, a Rugby Union and SARPA in assisting current professional players for life after rugby.

	Percentage (%)					
	SA Rugby Rugby Union SARPA					
Very unimportant	8.2	8.8	7.6			
Unimportant	7.0	8.8	3.5			
Don't know	28.7	18.8	21.1			
Important	36.8	41.2	43.9			
Very important	19.3	22.4	24.0			
Total	100.0	100.0	100.0			

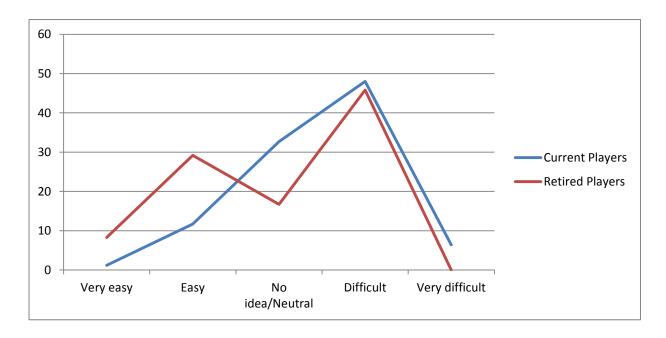
From the results it was clear that the largest part of current professional players perceived the assistance of these three organisations as important. 63.6% and 67.9% of players perceived the role of the Rugby Union and SARPA (respectively) as either important or very important. A little less (56.1%) of players though SA rugby's role was important or very important.

To further test the importance of advice and planning for life after rugby, current and retired players were asked how difficult they perceived or experienced finding a job outside rugby once their playing career is/was over. The results are indicated in table 5.12 and graphed in figure 5.1 below:

Table 5.12: Finding a job outside rugby – the views of current and retired rugby players

	Percentage (%)		
	Current Players Retired Players Perceived View Experience		
Very easy	1.2	8.3	
Easy	11.7	29.2	
No idea/Neutral	32.7	16.7	
Difficult	48.0	45.8	
Very difficult	6.4	0.0	
Total	100.0	100.0	

Figure 5.1: Finding a job outside rugby – the view of current and retired rugby players



The view of current and retired players were found to be more or less comparable and tracking each other. It was surprising (but good) that only 12.9% of current players thought finding a job outside rugby would be easy showing that most players are concerned with finding new employment after rugby. Almost half (45%) of retired players found it difficult to find a job outside rugby emphasising that good advice, planning and preparation is essential.

Although this treatise was not focused on the psychological aspects of the transition process testing, the researcher did however carefully dip his toes in this research space by asking the question: How often do you think of life after rugby?

The basic assumption was made that if a person continuously (all the time) thinks about something that will happen in the future, he or she would probably be less able to focus on the important things happening here and now. Especially if the reoccurring thoughts are negative or are related to fear, it could most likely lead to high levels of anxiety and stress.

Table 5.13 presents the answers of current players on the question "how often do you think about life after rugby.

Table 5.13: How often do current players think of life after rugby?

	Percentage (%)
Never	0.6
As little as possible	1.7
Sometimes	15.7
Quite often	58.7
Can't stop thinking about it	23.3
Total	100.0

82% of players said that they either think of life after rugby 'quite often' or 'can't stop thinking about it'. Although tempting, this statistic cannot in isolation be seen as a negative or a concern for current rugby players as 'thinking of life after rugby quite often' could well be positive and help drive players to better prepare for retirement. It is however the group (23.3%) that 'can't stop thinking about life after rugby' that raises a level of concern. If thoughts about the future are always on their minds, focussing on present playing goals would be highly unlikely.

But how could these thoughts be lessened or balanced out? An article by Verkuil, Brosschot and Thayer (2007) published on www.calmminds.com explained the views of physiologists on this topic very nicely:

"One of the issues that plague those with anxiety is the inability to shake recurring thoughts. Once a negative thought pops in your head, it becomes very hard to convince yourself that the thought is wrong. People may tell you not to think about it, but that's impossible. In fact, psychological studies have shown that if you try not to think about something, you'll actually think about it more. Why? Because in order to remember not to think about it, you have to keep thinking about it" (Verkuil, Brosschot and Thayer, 2007).

Although no guarantee could ever be given, having good advice, leadership and a plan in place would assuredly help players not to continuously think about their transition process, allowing them to focus on the here-and-now of performing on the field of play.

Another important step to insure that a player has a chance of having a successful transition process is that the player decides what career he wants to pursue after rugby. When current players were asked whether they know what occupation they would like to do after professional rugby the results were as follows:

Table 5.14: Does current players know what occupation they want to do after professional rugby?

	Percentage (%)
Yes	51.2
No	15.7
I have an idea	33.1
Total	100.0

Only half (51.2%) of current players stated that they knew what they wanted to become after rugby. The 15.7% that do not know what career they want to pursue are most likely not prepared for life after rugby and would probably find their transition process tough if retirement should happen any time soon. Again leadership, advice and planning plays a crucial part in drawing more 'No, I don't know'- and 'I have an idea' respondents to become 'Yes' respondents.

The importance of a leader or good advice giver in the lives of young adults is so often neglected. Young adults themselves are the biggest contributors to this trend,

believing that once they have reached the "mature" age of 18 they are now seen as adults and are magically able to manage their own lives and make their own decisions. Although it is important for children to make their own choices and act independently from a young age, the guidance of mentors, advice givers and other leaders are highly important and could not be overstated enough. The question was asked to current players who they perceived to be their mentor. Table 5.15 illustrates the results.

Table 5.15: Who do current players perceive as their mentors?

	Percentage (%)
No mentor	25.0
Parents	42.4
Coach/team manager	6.4
Sport agent	10.5
Other	15.7
Total	100.0

42% of players said that their parents are their biggest mentors emphasising the vital role that parents play in the decision making of their professional, young adult children. The 15.7% of players who answered 'other' was asked to specify: Most respondents said it was their church minister, other religious leader or a friend. The most concerning factor was that exactly a quarter of respondents said they have 'no mentor'. In the opinion of the researcher mentorship form and experienced, wise person would definitely help players to make better career decisions and be better prepared for the transition out of sport. It must be an official player-mentor relationship with regular advice and accountability sessions to take place.

Another question that goes hand in hand with the above mentioned findings is the question "with whom are players prepared to share their life secrets with?" The reasoning behind asking this question is the fact that perhaps the most appropriate person to help, guide and advise a player about life after rugby would be the person he trusts the most. Table 5.16 illustrates the findings.

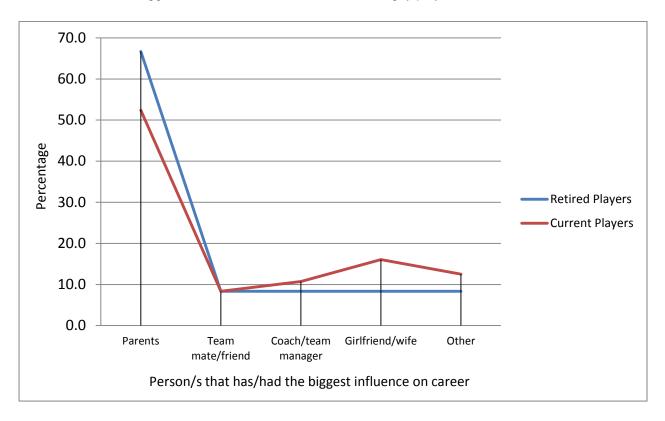
Table 5.16: With whom do current players share a secret or life problem with?

	Percentage (%)
Parents	35.7
Team mate/friend	15.2
Coach/team manager	2.3
Girlfriend/wife	42.1
Other	4.7
Total	100.0

Once again the parents are recognised as one of the most preferred answers with 35.7% of players perceiving their parents as the most appropriate persons to share a life secret with. Not surprisingly, it is the wives/ girlfriends that got the biggest number of responses (42.1%). This is an important factor and highlights the fact that wives and girlfriends also have an important role to fulfil in preparing their husbands or boyfriends for life after rugby.

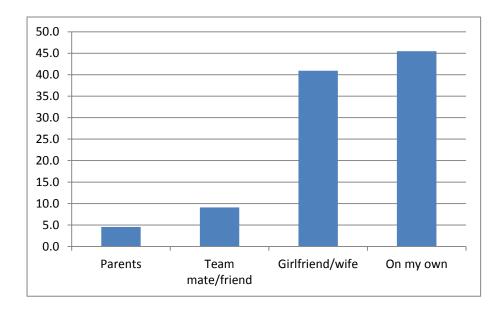
Figure 5.2 (below) nicely illustrates the correlation between who current and retired rugby players perceived to have the biggest influence in their rugby careers. Parents once again stood out as the number one party that influence the career of a professional rugby player.

Figure 5.2: Who has the biggest influence on the career of current rugby players and who had the biggest influence on the career of retired rugby players?



Another question that was asked to retired players was who had the biggest influence on their transition process? Table 5.3 indicates results below.

Figure 5.3: Who had the biggest influence on retired rugby players' transition process from rugby to a new career?



Interesting to note that during this stage of life parents did not play a significant role. This after being identified as having the biggest influence during a player's career and seen as the most likely person to fulfil the role of mentor in a player's life. Taken from the statistics the transition process could therefore be a lonely affair as just over 45% of retired players indicated that they themselves had the biggest influence on their transition process.

The final question to retired players was whether they would do it all over again? An astonishing 96% of ex-players stated that 'yes', they will do it all over again. 92% said that although they will do it all over again, they would do a couple of things differently.

Table 5.17: Will retired players do it (your professional rugby career) all over again?

	Percentage (%)
No	0.0
I am neutral	4.0
Yes, but I would do a couple of things different	92.0
Yes, I will not change anything	4.0
Total	100.0

5.2.3 TESTING THEORY 2 – EDUCATION, WORK EXPERIENCE AND ADDITIONAL SKILLS

In regards to the making a successful transition to life after rugby, furthering a player's education, gaining work experience and learning additional skills are important.

QUESTIONS USED TO TEST THEORY

Current Players:

- ✓ Do you perceive furthering their education as important?
- ✓ What is the highest qualification you have obtained?
- ✓ Are you currently studying?
- ✓ What is your main reason for not studying?
- ✓ How many hours do you train per week? (Including all training sessions and matches)
- ✓ Do current players think they will be confident in an employment interview?
- ✓ Are you willing to make time during 'off rugby hours' to learn a new skill or gain work experience?

Retired players:

- ✓ Do you perceive furthering your education as important?
- ✓ What is the highest qualification you have obtained?
- ✓ When did you obtain your tertiary qualification?

The first question asked to both current and retired professional players was whether they thought furthering their education while still playing professional rugby is important.

Table 5.18: Do players perceive furthering their education as important? (Current and Retired Players)

	Current Players (%)	Retired Players (%)
Don't know	0.6	0.0
Not important	1.7	0.0
Kind of important	10.4	8.0
Very important	48.0	44.0
A must	39.3	48.0
Total	100.0	100.0

It turned out to be a positive outcome as most of the current and retired professional players felt furthering their education was either 'very important' or 'a must'. (77.3% of current players & 92% of retired players) This immediately shows the perceived importance of getting a tertiary qualification while still playing to make a player more employable for a job outside sport. But, thinking it is important is one thing; more important is the highest qualification that current players hold and whether they are busy furthering their education by studying for a qualification? Table 5.19 indicates the highest qualification of current players.

Table 5.19: Highest qualification of current professional rugby players

Highest Qualification	Percentage (%)
No matric	6.4
Matric	59.0
Diploma	18.5
Degree	13.9
Degree+	2.3
Total	100.0

This table indicates that 34.7% has a tertiary qualification. This statistic on its own does not really highlight any problems. What the researcher was more interested in,

was if the players with only matric or no matric as their highest qualification were actually busy furthering their education and whether there was a significant difference between the study habits of players with only matric and players with a higher than matric qualification.

Table 5.20: Cross tabulation indicating the study habits of players with matric as highest qualification and more than matric as highest qualification.

		Highest Qualification			
			No matric/Matric	More than matric	Total
Studying	Yes	Count	39	17	56
		%	34.5%	28.3%	32.4%
	No	Count	74	43	117
		%	65.5%	71.7%	67.6%
Total		Count	113	60	173
		%	100.0%	100.0%	100.0%

Table 5.21: Pearson Chi-square testing whether there a significant difference between the study habits of players with matric as highest qualification and players with more than matric as highest qualification.

Chi-Square Test				
	Value	df	p-value	
Pearson Chi-Square	.684 ^a	1	.408	
N of Valid Cases	173			

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 19.42.

According to Pearson Chi-Square test there no statistically significant difference between the study habits of players with matric as highest qualification and more than matric as highest qualification.(p>0.05)

b. Computed only for a 2x2 table

The statistic that must however be highlighted is the fact that more than 65% of players who only have matric or no matric as their highest qualification, indicated that they are not currently studying.

When players were asked why they are not studying the following where indicated:

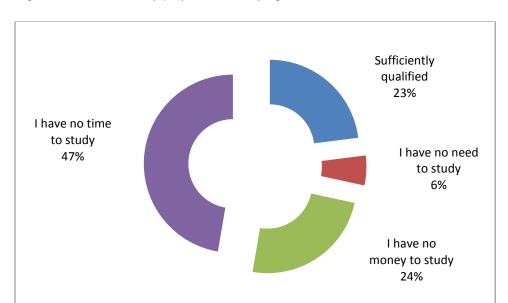


Figure 5.4: Reason why players not studying

It was very interesting to note that almost half (47%) of the players who did not currently study indicated their main reason as a lack of time. The researcher further investigated the issue by drawing up a table of how long players perceive their normal work week to be. Figure 5.4 indicates the results:

^{*}note that the researcher excluded respondents that answered 'other'.

Table 5.22: The number of training hours of a current professional rugby player per week. (Including all training sessions and matches)

	Percentage (%)
< 20 hrs	22.0
20 - 25 hrs	36.6
25 - 30 hrs	31.1
30 - 40 hrs	6.7
Over 40 hrs	3.7
Total	100.0

Only 10.4% of players indicated that a normal work week is longer than 30 hours. This leaves 89.6% of players stating that all training sessions and matches take up less than 30 hours of their week. When comparing this to a 40-45 hour work week of a normal 8h00 – 17h00, Monday to Friday job outside rugby, it would show that the 'I have no time to study' excuse does not necessarily carry any wait. Except for fitting classes, tests and exams into training and game schedules, professional rugby could well be one of the nicest careers to combine part time studies with. These days a lot of academic- and tertiary institutions also go out of their way to adhere to the needs of part time students with other work and family responsibilities.

When retired players with a tertiary qualification where asked when they completed their studies, more than 60% indicated it was 'during' their professional rugby careers. This supports the researcher's view that completing a tertiary qualification or learning a new skill while you are still playing is definitely possible and highly recommended. Table 5.25 shows the outcome on the question to retired players, when did you obtain your tertiary qualification?

Table 5.23: When did retired players obtain their tertiary qualification?

	Percentage (%)
Before	4.8
During	61.9
After	33.3
Total	100.0

Another very positive and interesting outcome was that over 80% of current players indicated they are willing to make time during 'off rugby hours' to learn new skills or gain work experience. 8.8% said they already do that. Table 5.26 indicates the results.

Table 5.24: Are current players willing to make time during 'off rugby hours' to learn a new skill or gain work experience?

	Percentage (%)
Yes	80.7
No	10.5
I already do	8.8
Total	100.0

In the penultimate question in this section, current players were asked whether they thought they would be confident and effective in an employment interview situation. Although being great in an interview situation is not a specific qualification or work ability, it is a fantastic skill that would better a players chance to get employed and to have a successful retirement experience. Only 61.8% of players answered 'Yes' they feel they will be confident and effective in an interview situation indicating that a great part of players lack this skill.

Table 5.25: Do current players think they will be confident in an employment interview?

	Percentage (%)
Yes	61.8
No	4.1
Maybe	34.1
Total	100.0

Lastly, retired players were asked if they had any advice to current players about preparing for life after rugby. This was an open ended question where players were given the freedom to express their thoughts. Below the researcher shares (according to him) the eight most important messages. It is interesting to notice how the theme "study while you are still playing" stands out as the most important advice retired players have for current players, again emphasizing the importance.

Question: What advice does retired players have for current players in regards to preparing for life after rugby?

Answer 1: "To go study and get a degree!"

Answer 2: "Study, study, study"

Answer 3: "Make sure you plan for life after rugby and don't be blind for the opportunities outside of the game. We tend to cling to the idea and the illusion of being celebrities and life passes us by. Don't get caught as a 30 + retired rugby player with no work experience struggling to make ends meet."

Answer 4: "I knew I had to obtain a degree while playing rugby because of the cost of tertiary education. My studies got all paid from rugby contracts of remuneration for playing somewhere throughout my career. But I didn't make it big in rugby and it could be from more interest in my education. My advice to current players would be to obtain some sort of diploma, degree or to start work in a non-permanent capacity. And learn from others while playing rugby so that you don't make the same

mistakes. Unfortunately there are no shortcuts, only effort and hard work."

Answer 5: "Creating a " off the field distraction" is what keeps your fresh for the game of rugby. Spending too much time thinking of the game can burn you out. Therefore studying can keep your mind busy and create a second career for you. With a degree/diploma in your hands your rugby networking is strengthen because you now have sound knowledge in the business world as well as the sporting world."

Answer 6: "Complete your studies. Ensure that you have planned for your retirement after rugby very carefully"

Answer 7: "Enjoy every second, you never know when it can end. Study for life after rugby and involve yourself with people and Unions caring for your best interest."

Answer 8: "Study hard at something worthwhile doing after your rugby career"

5.2.4 TESTING VARIABLE 3 – LEVEL PLAYED AND POPULARITY

In terms of being recognisable by the public, will the fact that players play professional rugby open employment opportunities for them after rugby?

QUESTIONS USED TO TEST THEORY

Current Players:

- ✓ What is the highest level of rugby you have played?
- ✓ Do you think you will ever play for the Springboks?
- ✓ Will the fact that you are a professional rugby player open employment opportunities for you after rugby?
- How easy do you think it would be to find a job after your rugby career is over?

Retired players:

- ✓ What is the highest level of rugby you have played?
- ✓ Do you feel you should have become a Springbok?
- ✓ Do you think the fact that you played rugby on the television, had supporters and were perceived as a celebrity opened up employment opportunities for you after rugby?
- √ How easy was it to find a job after your rugby career was over?
- ✓ Do you currently make an income from the rugby industry?

As discussed in previous chapters' most professional rugby players enjoy quite a lot of media exposure and is often seen as celebrities in the eye of the public. This fame and fortune during the player's career often has a positive influence on a player's transition process by helping him get a post rugby job far more easily. Businesses often involve well known players in their marketing strategies and sales teams while they are still playing which could be the perfect foot-in-the-door for finding post rugby employment.

Players were first asked what the highest level of rugby was that they have ever played. Table 5.26 indicates the results of both current and retired players surveyed.

Table 5.26: Highest level played – current and retired professional rugby players

	Percentage (%)	Percentage (%)	
SA u/21	0.6	4.0	
Vodacom Cup	12.0	8.0	
Currie Cup	50.9	56.9	
Super 15	32.9	24.9	
Springbok	3.6	8.0	
Total	100.0	100.0	

It could be argued that the 'highest level played' would positively correlate with how recognisable a player is in the eye of the public. Although this study did not specifically focus on this field, the researcher's opinion is that playing at only a Currie Cup level would not really make a player recognisable by the public or open up employment opportunities outside rugby.

Two other interesting findings relating to the 'highest level of play' came from the questions:

- a) Do you think you will in future represent the Springboks? (Current players)
 and
- b) Do you think you should have become a Springbok? (Retired players)

Table 5.27 and 5.28 illustrates the results.

Table 5.27: Do current players think they will ever play for the Springboks?

	Percentage (%)
Yes	58.8
No	41.2
Total	100.0

With almost 60% of current professional players thinking they will still wear the green and gold there is a somewhat false illusion that might have a negative influence on players preparing for life after rugby.

Also, from the 92% of retired players who did not play for the Springboks, only 17.4% said it was because they are not good enough. 39.1% said that they probably would have represented the Springboks if they trained harder and have been more disciplined.

Table 5.28: Do retired players feel they should have become a Springbok?

	Percentage (%)
No, I was not good enough	17.4
Maybe if I trained harder and have been more disciplined	39.1
Maybe if I was better coached or got better opportunities	17.4
I was good enough but injuries prevented me	26.1
Total	100.0

Coming back to testing the influence popularity has on a player's transition process, the question was asked to current players whether they thought that being a professional rugby player would open up employment opportunities for them after rugby? The results were as follows:

Table 5.29: Do current players think that the fact that they are professional rugby players will open employment opportunities for them after rugby?

	Percentage (%)
I don't bet on that	13.7
Maybe it will	37.5
I hope so	32.1
Definitely yes	16.7
Total	100.0

The largest part of respondents sat on the fence with 37.5% of players stating 'maybe it will'. Almost 50% of players said they 'hope it will' or it 'definitely will' open up employment opportunities beyond rugby.

Comparing this to the reality of what retired professional players experienced proved to be valuable. Table 5.32 illustrates if retired players think the fact that they played on the television, had supporters and were perceived as celebrities opened up employment opportunities for them after rugby.

Table 5.30: Do retired players think the fact that they have played rugby on the television, had supporters and were perceived as a celebrity opened up employment opportunities for them after rugby?

	Percentage (%)
Definitely not	4.0
I don't think so	36.0
Maybe it did	28.0
Yes	24.0
Definitely yes	8.0
Total	100.0

In this instance only 32% said 'yes it did' or 'yes it definitely did' open up employment opportunities beyond rugby.40% of retired players indicated that it did not play a role for them in starting a new career, while 28% said 'maybe it did'.

It is also important to note that 45.8% of retired players found it difficult to get a job after their playing careers were over. This is an indication of how scarce jobs in the South African labour market are and why players must utilise their popularity as professional rugby players to build networks and to find a new career.

Table 5.31: How easy was it to find a job after your rugby career was over? (Retired players)

	Percentage (%)
Very easy	8.3
Easy	29.2
Neutral	16.7
Difficult	45.8
Total	100.0

Finally it was interesting to found that 44% of retired professional rugby players still make an income from rugby as an industry. It was reported that most of these players that still earn this income from rugby do so by coaching part-time at schools or clubs.

Table 5.32: What percentage of retired players still makes an income from the rugby industry?

Yes, I still make an income	44.0
No, I do not make an income	56.0
Total	100.0

5.2.5 TESTING VARIABLE 4 – SUFFICIENT WEALTH

Players do not save enough money and do not financially prepare for their transition process.

QUESTIONS USED TO TEST THEORY

Current Players:

- ✓ What is your current monthly income? (including match fees and bonuses)
- ✓ What percentage of your salary do you save per month?
- ✓ Correlation between monthly income earned and saving habits.
- Cross tabulation between the considered financial wellbeing of parents and how scared players are of life after rugby.
- ✓ What do you think would your salary be in the first year after retiring from rugby?
- ✓ Do you earn an additional income stream?
- ✓ Do you plan on playing overseas before you retire?
- ✓ Why would you like to go overseas before your career is over?

Retired players:

- Did players have to cut expenses in the first year after retirement?
- ✓ How did your first year after rugby salary compare with your final rugby salary?

Professional rugby is often seen as a well-paid career filled with fancy cars, big houses and a lavishing lifestyle. Players themselves add to this perception by often living lifestyles above what they can really afford. The statistics, however speaks for itself. Figure 5.5 indicates the income brackets of current professional rugby players in South Africa. These monthly salaries include basic salaries, match fees and all other bonuses.

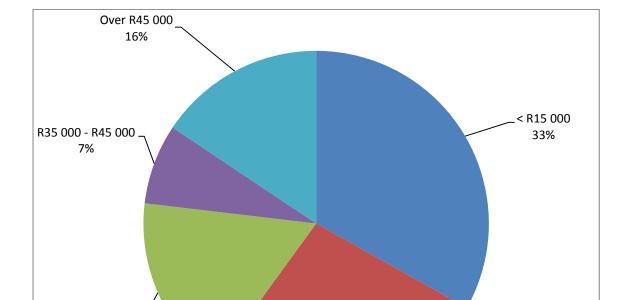


Figure 5.5: Monthly income of current professional rugby players

R25 000 - R35 000 . 17%

It is important to note that the biggest portion of the chart (33%) is made out of players earning less than R15000 per month. Adding this third to players earning R15 000 – R25 000 per month confirms that 60% of current players were earning R25000 or less per month. In the light of the South African environment, these salaries are considered to be average to decent but far from exceptionally large. Only 16 percent of players earn more than R45 000 per month.

R15 000 - R25 000 27%

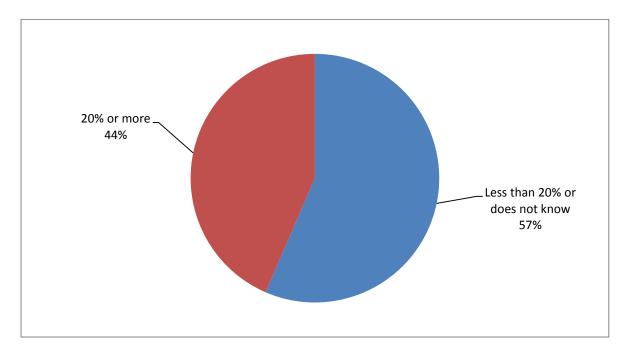
In terms of saving part of their salaries, the statistics yet again paints a somewhat sombre picture. Table 5.33 gives an indication of the saving habits of current players.

Table 5.33: How much do you save per month? (Current players)

	Percentage (%)
Don't save at all	16.7
Save < 20%	33.3
Don't know	6.5
Try to save +- 20%	25.6
Save more than that	17.9
Total	100.0

A worrying factor is that 16.7% of current professional players do not save at all. A further concern is the fact 57% players either save less than 20% or does not know how much they are saving? (Illustrated in Figure 5.6)

Figure 5.6: Saving habits of current players



The next factor that tested was whether there is a positive correlation between a player's monthly income and what percentage he saves. In other words, do players who earn more, save more?

Spearman's rho test was used to identify any existing correlation.

Table 5.34: Correlation between monthly income earned and saving habits

Correlations		
Spearman's rho	Correlation Coefficient	.403
	p-value	.000
	N	156

Table 5.35: Interpretation of correlation coefficients

Value	Correlation strength
< 0.30	Weak
0.30 - 0.49	Moderate
0.50+	Strong

The relationship is therefore positive, statistically significant (p<0.05) and of a moderate strength. The cross tabulation in table 5.36 below indicates better illustrates these correlations.

Table 5.36: Cross tabulation between salaries earned and saving habits of current professional rugby players

	Salary Bracket				
Saving Habits	< R15 000	R15 000 - R25 000	R25 000 - R35 000	R35 000 - R45 000	Over R45 000
	%	%	%	%	%
Don't save at all	28.0	20.9	7.7	8.3	0.0
Save less than 20%	40.0	32.6	46.2	58.3	4.0
I don't know	8.0	7.0	3.8	0.0	8.0
Save +- 20%	18.0	30.2	15.4	25.0	44.0
Save more than 20%	6.0	9.3	26.9	8.3	44.0
Total	100.0	100.0	100.0	100.0	100.0

It is satisfying to note that from the 16% of players who earn R45 000 per month or more, 88% save 20% or more of their salaries. Only 24% of players earning less than R15 000 per were able to do the same.

The financial wellbeing of a player's parents could also have an influence on how a player perceives his future retirement process and the financial uncertainty that goes along with transition from rugby. The researcher tested the existence of a relationship between the financial wellbeing of a player's parents and how much life after rugby scares him. Results are shown in table 5.37 below.

Table 5.37: Cross tabulation between the considered financial wellbeing of parents and how scared players are of life after rugby.

		Considered parents financial wellbeing				
			Very poor/Poor	Financially OK	Wealthy/Very wealthy	Total
Scared of	A lot/little	Count	13	50	12	75
retirement	retirement	%	52.0%	51.0%	27.9%	45.2%
Neutral	Neutral	Count	5	21	11	37
		%	20.0%	21.4%	25.6%	22.3%
	Not	Count	7	27	20	54
	really/not at all	%	28.0%	27.6%	46.5%	32.5%
Total		Count	25	98	43	166
		%	100.0%	100.0%	100.0%	100.0%

Table 5.38: Chi Square test on the relationship between the financial wellbeing of parents and how scared players are of life after rugby.

Chi-Square Tests			
	Value	df	p-value
Pearson Chi-Square	7.626 ^a	4	.106
N of Valid Cases	166		

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 5.57.

According to the Pearson Chi-Square test no statistically significant relationship exists at p>0.05. The following was however observed from the cross tabulation in table 5.38:

a. Of the players who said their parents are poor or only financially 'ok', more than 50% indicated that life after rugby scares them either 'a little' or 'a lot'.

- This compared to the only 27.9% of players who stated their parents are wealthy or rich who feels the same way.
- b. The same pattern can be noticed on the other side of the spectrum with only 27%- 28% of players perceiving their parents as poor or financially 'ok' stating that life after rugby does not scare them. This compared to the 46.5% of players with wealthy or rich parents not worried about life after rugby.

Another important factor influencing a player's transition process to life is whether he could replace or better his rugby salary after retiring from professional rugby. Table 5.39 indicates the perceived views of current players and the experience of retired players on replacing their income during the first year after retiring from professional rugby.

Table 5.39: Perceived view (current players) and reality (retired players) of salaries during the first year after playing professional rugby

	Percentage (%)		
	Current Players	Retired Players	
< 50% of final rugby salary	23.3	44.0	
A little less than my final rugby salary	37.2	44.0	
Same as my final rugby salary	18.0	4.0	
A little more than my final rugby salary	12.2	4.0	
Much more than my final rugby salary	9.3	4.0	
Total	100.0	100.0	

Of the retired players, 92% indicated that their first year 'after-rugby' salary was 'the same' or 'less' than their final rugby salary. 44% said their salary was less than half of their final rugby salary. This highlights the importance of players putting away savings to support them financially during their transition process. The perceived views of current players correlated well with what the reality shown.

Related to this question was the question to retired players, "did you have to cut your expenses, especially your lifestyle expenses, during the first year after rugby?" Results are indicated in table 5.40

Table 5.40: Did retired players have to cut expenses in the first year after retirement?

	Percentage (%)
Disagree	8.0
Neutral	12.0
Agree	48.0
Totally agree	32.0
Total	100.0

80% of retired players agreed or totally agreed that they had to cut their expenses during the first year after their professional rugby careers were over. This is a good eye opener for young players who live expansive lifestyles and stretch their budgets to keep up with the Joneses.

Another factor that would most probably have a positive influence on a player's transition process is whether he can manage to earn an addition income besides his rugby salary. Table 5.41 below indicates that almost 15% of current players are earning an income from somewhere outside rugby. The researcher believes this is a number that must be made far higher to secure more successful transitions from professional rugby.

Table 5.41: Do current players earn an additional income stream?

	Percentage (%)
Total income from rugby	85.4
Part of income from rugby, part from other source	14.6
Total	100.0

Lastly in this section the researcher tested the reasons why so many players want to play rugby overseas. Table 5.42 shows that more than 83% of current players plan on playing overseas before they retire from professional sport.

Table 5.42: Do current players plan on playing overseas before they retire?

	Percentage (%)
No	5.4
Yes	83.3
Don't know	11.3
Total	100.0

When players were asked what their main reason was for wanting to play overseas almost 60% responded by saying they want to save money as a back-up for after rugby. Table 5.46 indicates the three main reasons for players wanting to go overseas and earn foreign currencies from mostly developed economies worth much more than the South African rand.

Table 5.43: Reasons why current professional players want to go overseas before their career is over

	Percentage (%)
To save money as back-up after rugby	59.5
I want to travel the world	34.0
I would like to immigrate	6.5
Total	100.0

Looking at these statistics is evident that most South African rugby players want to use playing overseas as a way of generating a retirement package for themselves. These saved earnings could be used to smooth out their transition process and bridge the financial challenges they could face after rugby. As long as the Europeanand Japanese rugby club doors are still open for South African rugby players earning Euro's and Yen's this could be a way of financially preparing for life after rugby.

5.2.6 TESTING VARIABLE 5 – CAUSES FOR RETIREMENT

A professional career is usually shorter than a player think and the main cause for a professional rugby career to end is by injury.

QUESTIONS USED TO TEST THEORY

Current Players:

- ✓ Till what age do you think you will play professional rugby?
- ✓ For how many years have you been a professional rugby player?

Retired players:

- ✓ Till what age did you play professional rugby?
- ✓ For how many years have you been a professional rugby player?
- ✓ What was the main reason why you retired from

The last variable tested during this research was the causes for retirement of professional rugby players. As discussed in previous chapters 'forced retirement' are often related to players being unprepared for retirement and experiencing difficulty during the transition process.

First current players were asked until what age they believe they would be playing professional rugby. Interestingly enough more than 70% of players said they will only be retiring after age 30. Almost a third of players indicated they would like to still play until after age 33. Table 5.44 indicates the results.

Table 5.44: Age to which current players think they will play professional rugby

	Percentage (%)
< 25 years	0.6
25 - 27 years	5.2
28 - 30 years	23.8
30 - 32 years	40.7
33+ years	29.7
Total	100.0

Comparing this with the retirement age of ex-professional players made for some interesting reading.

Table 5.45: Age to which retired players played professional rugby

	Percentage (%)
< 25 years	12.0
26- 29 years	60.0
30 - 32 years	16.0
33+ years	12.0
Total	100.0

In this already retired group 72% of players hung up their boots before the age of 30. Only 12% played until they were 33 or older. It is also interesting to note how long a player's career lasts. Table 5.46 and figure 5.7 below illustrate.

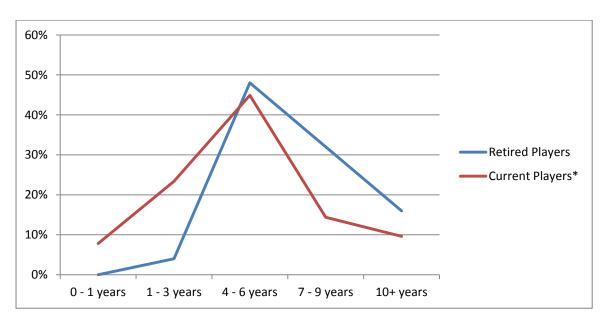
Table 5.46: Years of being professional rugby player- retired and current players

	Retired Players	Current Players*
0 - 1 years	0.0	7.8
1 - 3 years	4.0	23.4
4 - 6 years	48.0	44.9
7 - 9 years	32.0	14.4
10+ years	16.0	9.6
Total	100.0	100.0

^{*}careers of current players are not over yet

Changing this comparison to a line chart illustrates the relationship far better.

Figure 5.7: Years of being professional rugby player- retired and current players



Looking at retired players, most professional careers lasted 4-6 years. About 16% played professional rugby for over 10 years. Another positive is that only 4% of retired players stated their professional rugby careers were less than 3 years.

Lastly, the reason why a player retired from professional rugby is the most important. Figure 5.8 indicates this.

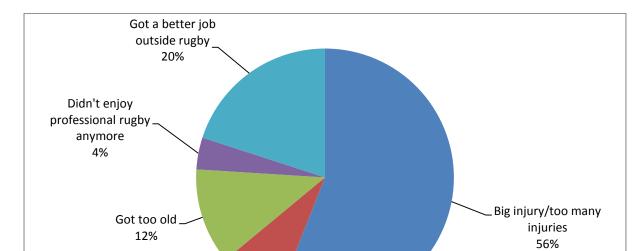


Figure 5.8: Reason for retirement – retired players

Union didn't renew my contract 8%

By far the largest portion of players retired players said the reason for them retiring from professional sport was injury related. This must be a wake-up call for all current players to realise that a professional sporting career could end very quickly. Only 20% of players said they retired from professional rugby because they got a better job outside rugby. Comparing 'forced retirement' vs 'free off choice' the results were as follows:

- 76% forced retirement and
- 24% free of choice

5.3 CHAPTER SUMMARY

Chapter five discussed the empirical results of the research done on both current and retired rugby players in South Africa. The data collected was analysed by means of inferential and descriptive statistical methods. Statistical measures in most instances reflected that a strong degree of correlation exists between the dependent variable and all of the five chosen independent variables. It indicated that most of the previously developed and discussed theories could be accepted as having an influence on how successful a player would retire. More significantly the results highlighted certain areas that could be approved to better a player transition process

experience. The identified areas will be discussed in greater detail in the chapter that
follows.

CHAPTER 6

RESEARCH FINDINGS, RECOMMENDATIONS AND CONCLUSION

6.1 INTRODUCTION

Chapter Six is a summary of previous chapters. Some key findings from the empirical as well as literature study will be discussed and some limitations of the study will be identified. The highlight of this chapter and the arguable the highlight of the treatise is the player's guide or game plan on how to prepare sufficiently for life after professional rugby. In this guide professional rugby players would be provided with a few executable steps and guidelines on how to prepare themselves for new challenges outside sport. The chapter also provides tips and guidance to other important role players on how to support players to better prepare for retirement.

In Chapter Five, the empirical results of this study were presented. Most of the statistical analysis were descriptive of nature and reflected the views of the both current and retired player respondents. Were possible and important, deductions were made through the use of inferential statistics.

6.2 SUMMARY OF RESEARCH FINDINGS

The study set out with the main objective of developing a solid game plan to help professional rugby players prepare better for life after professional sport. As shown in the preceding chapter, five theories were developed and tested by a range of interrelated questions presented in the two questionnaires. The collected data from the empirical research were carefully analysed and firstly compared with each other (Questionnaire 1 and Questionnaire 2) and secondly with literature from previous researchers before a conclusion could be made whether to accept or reject the relevant theories. The acceptance or rejection of the theories were derived from and supported by the research statistics. The final decision was however made by the researcher himself after contemplating the cold facts and analysed statistics. Below follows a summary and detailed conclusion of all five theories under discussion:

Theory 1: In regards to making a successful transition to life after rugby leadership, advice and planning are important for current professional players.

After examining previous literature and analysing the empirical data received, the researcher can confidently say that leadership, advice and planning for life after rugby are vitally important for current professional rugby players.

Advice:

Both current and retired players agreed that getting advice for life after rugby and training for a job outside rugby are either important or very important. (77.2% and 92.7%) It was identified that the most prominent parties already giving advice and guiding the players towards preparing for this transition process are their players' parents and SARPA. From the 80% of players who have received life-after-rugby advice, 36% got it from their parents and 32% from SARPA.

Planning:

Over 40% of current players have not yet developed a career plan or goals for after rugby employment. This indicates that a large number of players are not efficiently prepared for life after rugby which could lead to feelings of anxiety and being worried about their future. It was statistically proven that developing a career plan and getting the right advice would lessen the anxiety (scare) for life after rugby. Therefore by stating the obvious, players would be more relaxed and stress-free if they are efficiently prepared for what the future holds. It concerns the researcher that 16% of current players cannot stop thinking about life after rugby and that 35% of players are scared of life after rugby. Again having developed a clear executable plan would provide players with the opportunity to focus more on the here-and-now of their professional rugby careers.

Leadership:

For young adults having the guidance and advice of a strong leader could be of great value. Especially for rugby players competing in a highly competitive, cut-throat sport firm leadership in tough situations could mean the difference between success and failure in the sporting arena. This guidance must remain relevant during a player's

retirement process and help the player successfully make the transition to a new career.

Three quarters (75%) of current players stated that they have a mentor of which 42% said their mentors are their parents. Parents also have and have had the biggest influence on both current and retired players making them play an unreplaceable role in the life of their sporting child. Girlfriends and wives were identified as the most important parties to support players through their transition process. Players must realise that the transition process could be a lonely phase of their lives and that they themselves needs to steady the ship and 'tackle' the new challenges that lie ahead.

In General:

Almost 50% of retired players found it difficult to find a job outside rugby. This highlighted the fact that good employment outside rugby is scarce and that players must be well prepared for the new challenges that lie ahead. Interesting also to note that 96% of retired players would choose to have their rugby careers all over again. 96% of the 96% said 'Yes' (they would do it all over again), but they will do a couple of things differently. The 'couple of things they would do differently' are discussed below in testing of theory 2.

Theory 2: In regards to the making a successful transition to life after rugby, furthering a player's education, gaining work experience and learning additional skills are important.

Once again the research (empirical and previous literature) has proven that all three these factors would correlate positively with an successful and smooth transition to a new career after rugby.

Education:

Almost 90% of both retired and current rugby players felt furthering their education while playing professional rugby was important. Almost 60% of current players indicated that they only have matric as their highest qualification, indicating that there are still 'room for improvement" for a lot of current players. The reality was however that less than a third of players indicated that they are currently studying. The main reason named for not studying was due to a lack of time. This came as a surprise for

the researcher as close to 90% of players said they only worked 30 hours or less per week. Players must have the self-discipline to make time in their schedules to complete their studies. It does not have to be a University degree. Doing a course or diploma in an area of study that a player has an interest in would already make a player more employable for a job outside rugby and hopefully open his eyes for other interests and passions in life. 62% of retired players who have obtained a tertiary education said they did it while they were playing professional rugby indicating that it is possible.

As explained in chapter 2 & 5, responses from retired players and other sources strongly confirmed the importance of furthering your education while still playing professional rugby. Firstly it was publicized by StatsSA that people with a tertiary education have a 50% less chance of being unemployed than somebody with only matric. Secondly, when retired players were asked what advice they had to current professional players for life after rugby almost all responses could be linked to how important they felt it were to obtain a tertiary qualification while you are still playing.

Gaining work experience and learning additional skills:

Over 80% of current players stated that they are willing to make time during off rugby hours to learn new skills or gain work experience. Although this is a fantastic mind-set to have, the researcher got the feeling that not a lot of players actually get off the couch and use their off days or after hours to obtain work experience or additional work skills. Again, finding a willing employer to accommodate players schedules are not that easy, but definitely far from impossible. It is here that the Unions themselves, SA Rugby and SARPA can play a vital role in sourcing companies who are willing to give players an opportunity to gain valuable work experience.

Theory 3: In terms of being recognisable by the public, will the fact that players play professional rugby open employment opportunities for them after rugby?

Almost a third of retired players said the fact that they were in the public eye a lot during their rugby career opened up employment opportunities for them thereafter. Therefore it could be said that popularity gained from professional rugby does to a certain extent positively influence the transition process by helping players more

easily find employment after rugby. Players should use this to their advantage by building networks and contacts outside rugby and seizing opportunities when they arise. The literature review showed that the New Zealand Developing Programme supports this advice by encouraging players to use their fame as a door opener for after rugby employment. Former All Black lock, Ian Jones says that one of the great things of being a professional player is the fact that you are able to meet lots of influential business people (Lost In Transition, 2011). Players must get out of their comfort zones and use their current position as professional rugby player to build up a strong network of contacts. A good conversation with someone outside the game might not only broaden a player's views but could also wake ideas or friendships that might open opportunities outside sport.

It was interesting to note that almost 60% of current players thought they will still represent the Springboks in future. Springbok players would most likely be the most famous players giving them the best chance to get employed outside rugby because of their popularity. The reality in terms of playing Springbok is that less than 10% of all professional players ever will get this opportunity.

Almost 45% of retired players still make an income from rugby as an industry. For a retiring player to transform from player to part-time coach might be a very handy way of topping up a smaller salary and staying part of the rugby community. Although not always the best paid job, clubs and schools often look for an extra pair of hands to coach a team or individual.

Theory 4: Players do not save enough money and do not financially prepare for their transition process.

The availability of money during a player's transition process will probably play an important role in how smooth and stress-free the process would take place. The research indicates that 88% of players earn less in their first year after rugby than during their final year of playing rugby. 80% of players also needed to cut their expenses during this first year 'after rugby'.

In terms of saving, only 44% of players save 20% or more of their monthly salaries. A moderately strong correlation exists between the salaries players earn and their saving habits. It was statistically proven that players who earn more tend to save

more. The worrying factor however is that almost 60% of all professional rugby players earn R25 000 or less per month and of them 60%, half of them do not save at all.

Two other factors that may influence the financial stress of a player during his transition process is (a) the financial wellbeing of his parents and (b) whether he earns an additional income stream:

- (a) Firstly the financial wellbeing of an players parents were tested to see if it had an influence on a player's 'scared-ness' for life after rugby. No significant relationship could be proved between the two variables. The researcher does however make the assumption that players with wealthy or very wealthy parents would probably have a support life-line if they run into financial trouble during their transition process and will therefore perceive financial stress differently than someone who do not have any family wealth back-up.
- (b) Secondly, only 15% of current players indicated they earn part of their total income from another source. If in any way possible, having a second income is a great way of spreading the risk of unexpectedly losing your rugby income and also a great way of preventing financial stress and burdens after retiring from rugby.

Finally the researcher also tested the perceived need for players to go and play professional rugby overseas. Almost 85% of players indicated they would like to go play overseas before they retire. 60% of these players want to do this because they want to save up money as a back-up for after rugby. With the poor Rand (against most major developed country currencies)* and the lucrative contract offerings from overseas clubs, nobody can really blame players for continuously searching for overseas opportunities and making the move whenever possible. Although this could take the sting out of players' financial worries about retirement, players must still remain financially disciplined and continuously save for life after rugby.

^{*}Exchange rates at date of writing (22 Nov 2015)

R14.86 for 1 Euro

R21.20 for 1 British Pound

o R0.11 for 1 Japanese Yen

Theory 5: A professional career is usually shorter than a player think and the main cause for a professional rugby career to end is by injury.

If you compare the perceived views of current players on the question "what age do you think you will retire?" with the actual retirement age of ex-players it was found that current players think they will play a lot longer than they probably will. Only 12% of ex-players played professional rugby until after age 33 compared to the almost 30% of current players who think they will play until after age 33. 76% of players had to retire from professional rugby not free of choice. Of the total sample population 56% of retired players said 'too many injuries or a big injury' was the main reason why they had to retire from professional sport. This is by far the biggest cause of retirement.

With the above mentioned statistics in mind the researcher is comfortable to suggest that the end to most players' rugby careers will be a forced by circumstances and not be free of choice. This forced retirement will most likely play an very important role in the way an player perceive and experience his transition process and is a strong motivational factor for a players to be well prepared at any point in time.

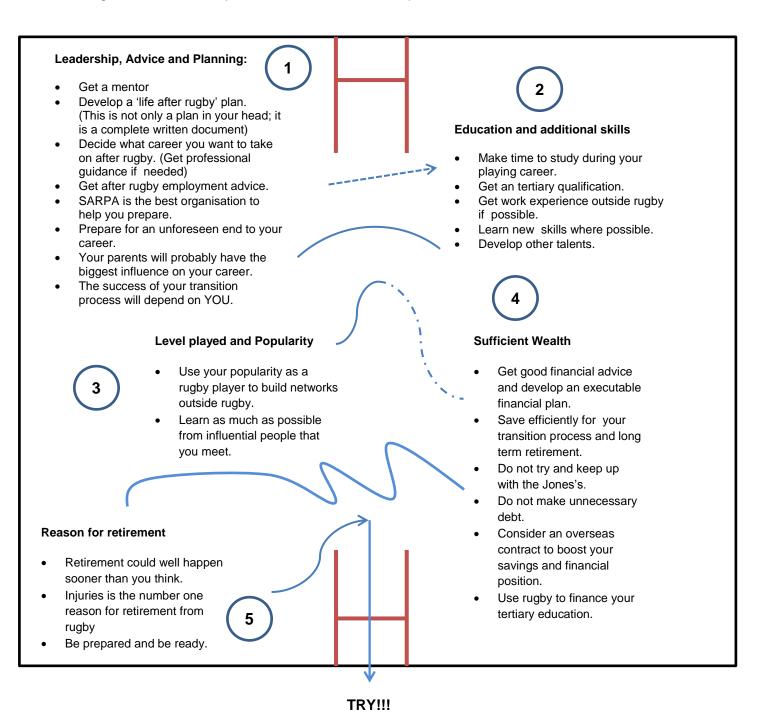
6.3 RECOMMENDATIONS

The recommendations are divided between two categories, namely recommendations to players and recommendations to other influential parties.

6.3.1 Recommendations to players:

Below the researcher combined all the relevant advice and recommendations to players in a simple and executable game plan that players can associate with. In sport and in life, it is all about having the right tactics and solid to score the try and win the game.

Figure 6.1: Game plan for a successful transition process



SUCESSFUL TRANSITION

6.3.2 Other influential parties

Parents:

Parents play an unreplaceable part in the lives of their professional sporting children. Not only do players accept them on as their mentors, but they also perceive them as having the biggest influence on their sporting careers. Below are a few recommendations for parents regarding supporting your child through life before, during- and after professional sport:

- Support your child in their sporting career but also encourage him to study or learn new 'outside-rugby' skills.
- If you are your child's mentor, make it official and create time to really talk
 intensely about challenges, issues and also life after rugby. Mentorship is not
 a by-the-way position. Make regular appointments and give the best possible
 advice and guidance.
- Teach your child from a young age how to spend his money wisely. Help him make good investment decisions and encourage him to save part of his income.
- If your child's talent are spotted by a Union at a young age, strong guidance and leadership from you as a parent becomes even more important. Do not get over exited by your child receiving a professional contract at age 17 or 18.
 - ✓ Make sure he lives in a good environment.
 - ✓ Make sure he has a good support network close by.
 - ✓ Support him with difficult decisions.

All these factors would have an important influence on his sporting career and life thereafter. Parents have the responsibility and opportunity to set them up for success both in- and outside professional sport.

MyPlayers:

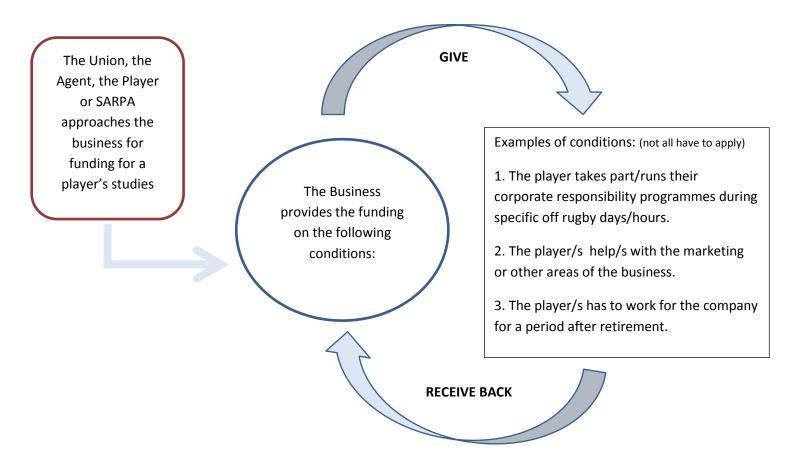
The start of the *MyPlayers* Player Development Programme in the beginning of 2015 is a fantastic way of supporting professional players during their sporting careers and helping them prepare for a life after rugby. Once this initiative gets momentum it would certainly have a very positive influence on current players' mind-sets and

ultimately make their transition process for players far easier and more successful than ever experienced.

As for recommendations the following could be of assistance to *MyPlayers:*

- ✓ Develop a network of ex-professional players or other mentors that are willing to guide and support players to better make career-, education- and development decisions. This network of individuals must be situated all around the country and easily accessible and available. This would help *MyPlayers* with the practical implementation of a programme at different unions.
- ✓ A whole new approach to find funding for players studies is needed. The old one-way stream of businesses or sponsors just giving and giving without receiving back must be transformed in order to make it more lucrative for businesses to sponsor player studies. Below the researcher have developed a simple model of a more innovative way of sourcing funds for player studies. This model could be seen as a potential blue ocean strategy as defined by Renée Mauborgne and W. Chan Kim in their book, 'Blue Ocean Strategy' published in 2005 (Kim and Mauborgne, 2005).

Figure 6.2: An innovative model for sourcing funds for professional rugby players' studies.



Source: Researches own construction

By using this model businesses will hopefully be less reluctant to supply funding to players who do not have the financial backing to further their studies. It could become a win-win-win situation for players with them getting the opportunity to further their education, getting work experience and having a job after their rugby career is over. On the other side businesses providing the funds could get valuable market exposure, an extra pair of hands during a player's 'off hours' and an qualified employer after the player's career is over.

✓ Finally, *MyPlayers* could take hands with an academic institution to perhaps develop a 'Positive Transition Sports Retirement' course for professional players to attend. The model could to a certain extend be imitated from the 10 week course offered by some colleges in the United States. (referring back to Chapter 2, page 44-45 of this treatise) Especially with the Varsity Cup also drawing more professional players to the rugby arena, a course containing

contents such as (a) Identity Development (b) Athletic Transferable Skills, and (c) Career Exploration would be of great value for all players.

The Rugby Unions:

Rugby Unions must encourage players to further their studies and gain work experience during their careers. They must be understandable and help players to find a better balance in life. Unions can also get their sponsors involved in mentorships, fund raising initiatives and creating employment opportunities for players after rugby.

Sport Agents:

Sports agents usually have a close relationship with the players whose affairs they manage. This relationship must be used to guide and support players not only during their career as a professional rugby player, but also thereafter. Introduce players to a trustworthy financial advisor, create opportunities for them to meet business people and help them build networks for life after rugby.

6.4 LIMITATIONS TO TE STUDY

A study limitation describes a weakness or deficiency in the research (Collis and Hussey, 2009, p.125). The following were identified as a few relevant limitations of the study. It serves both as an acknowledgement of potential issues and as a catalyst to discuss recommendations for future research:

- Sample size of retired players An immense effort was made to reach a sample size of over 50. Ultimately only 25 responses were successfully captured making the use inferential statistics in this part of the study inefficient. A larger sample size would have increased the validity of the study further.
- Measurement instrument Insufficient time was available to hone the measuring instrument through repeated reliability testing and validation.
- Sampling bias (Questionnaire 2) Responses from retired players predominantly came from past teammates of the researcher and all their contacts.
- Longitudinal effects As the study was limited in time it would have been helpful
 to implement the preparation advice and administer the questionnaire again in 5
 to 10 years to assess changes and verify causal relationships.

6.5 SUGGESTIONS FOR FUTURE RESEARCH

Taking the previous section into consideration the following are suggestions for future research into a similar topic:

- Larger sampling size for retired players A larger sampling size would increase the validity of the study.
- Test whether age, ethnical background or marital status has a major influence on how successful players' transition process is.
- Longer timeframe for completing research A longitudinal study will be very insightful and increase the validity of the work.
- Review of variables It would be useful if the variables identified could be reviewed. It would also be valuable if more independent variables could be researched.
- This study could be extended to other professional sporting codes such as soccer or cricket.

6.6 CONCLUSION

The primary objective of the treatise was to ultimately assist professional rugby players to be better prepared for life after rugby. Focus were placed on testing the influence of certain variables on their transition process of players and to find out what important elements impact players lives both during and after professional sport. A literature and empirical study not only allowed certain theories to be tested and accepted, but also helped the researcher develop some specific guidelines for current professional players. A few valuable recommendations were also made to other influential parties to better assist players with their preparation for life beyond rugby. These recommendations were previously mentioned as the secondary objective of this research study. (Chapter 1, page 9)

The research revealed that the presence of the following variables will have a positive influence on a player's retirement experience:

- A) Leadership, advice and planning for retirement
- B) A tertiary qualification and additional work skills
- C) Popularity amongst fans and other influential people
- D) Sufficient wealth and
- E) If the reason for retirement is self-selected and not forced.

Although it may appear idealistic for some, the presence of the A, B, C and D is all self-inflicted and could be achieved by any professional player. With those 4 factors in place, the player does not really need to care about E, as injury or deselection will not holding the threat it previously did. Ultimately the researcher hopes that the results of this treatise would be used as a practical tool not only by professional sporting community, but also to serve as guidance for young upcoming players dreaming of making and career from professional sport.

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ETHICS CLEARANCE FOR TREATISES/DISSERTATIONS/THESES

Please type or complete in black ink
FACULTY: BUSINESS ECONOMICS
SCHOOL/DEPARTMENT: BUSINESS SCHOOL
I, (surname and initials of supervisor) Fo X
the supervisor for (surname and initials of candidate) Koch, WJ
(student number)213ら0 4 812
a candidate for the degree of M & A
with a treatise/dissertation/thesis entitled (full title of treatise/dissertation/thesis):
PREPARING FOR LIFE AFTER RUGBY:
Retirement perceptions of professional rugby players in South Africa
considered the following ethics criteria (please tick the appropriate block):
YES NO
Is there any risk of harm, embarrassment of offence, however slight or temporary, to the participant, third parties or to the communities at large?
2. Is the study based on a research population defined as 'vulnerable' in terms of age, physical characteristics and/or disease status?
2.1 Are subjects/participants/respondents of your study: (a) Children under the age of 18?
(b) NMMU staff? (c) NMMU students?
(d) The elderly/persons over the age of 60? (e) A sample from an institution (e.g. hospital/school)? (f) Handicapped (e.g. mentally or physically)?

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Please note that if ANY of the questions above have been answered in the affirmative (YES) the student will need to complete the full ethics clearance form (REC-H application) and submit it with the relevant documentation to the Faculty RECH (Ethics) representative.

and hereby certify that the student has given his/her research ethical consideration and full ethics approval is not required.

Please ensure that the research methodology section from the proposal is attached to this form.

Please note that by following this Proforma ethics route, the study will NOT be allocated an ethics clearance number.

APPENDIX B: Cover Letter for Questionnaire 1

COVERING LETTER

Dear Respondent

I am studying towards my MBA (Masters in Business Administration) degree at the Nelson Mandela Metropolitan University Business School. I am conducting research on the perceptions of professional players on life after rugby. My aim is to test, evaluate and compare these perceptions with the views of already retired SA rugby players. I believe that my study will make a meaningful contribution to the South African rugby community, especially current players, their parents and other rugby authorities.

You are part of our selected sample of respondents whose views we seek on the above-mentioned matter. We would therefore appreciate it if you could answer a few questions. It should not take more than 15 minutes of your time and we want to thank you in advance for your co-operation.

There are no correct or incorrect answers. Please answer the questions as accurately as possible. For each statement, mark with an X (tick the number) which best describes your experience or perception. For example, if you strongly agree with the statement, tick the number 5. If you strongly disagree with the statement, tick the number 1. Tick only one answer for each statement and answer all questions please.

We guarantee your complete confidentiality and anonymity.

Please note also that your participation in this study is entirely voluntary and that you have the right to withdraw from the study at any stage. Your participation in the study therefore indicates verbal consent.

Thank you very much.

Wilhelm Koch

084 5174681

Wilhelm@nedbankprivatewealth.co.za

To verify the authenticity of the study, please contact Prof CA Arnolds at 041-5043825 and cecil.arnolds@nmmu.ac.za.

APPENDIX C: Cover Letter for Questionnaire 2

COVERING LETTER

Dear Respondent

I am studying towards my MBA (Masters in Business Administration) degree at the Nelson Mandela Metropolitan University Business School. I am conducting research on the perceptions of professional players for their life after rugby. My aim is to test, evaluate and compare these perceptions with the views of already retired SA rugby players (like you). I believe that my study will make a meaningful contribution to the South African rugby community, especially current players, their parents and other rugby authorities.

You are part of our selected sample of respondents whose views we seek on the above-mentioned matter. We would therefore appreciate it if you could answer a few questions. It should not take more than 15 minutes of your time and we want to thank you in advance for your co-operation.

There are no correct or incorrect answers. Please answer the questions as accurately as possible. For each statement, mark with an X (tick the number) which best describes your experience or perception. For example, if you strongly agree with the statement, tick the number 5. If you strongly disagree with the statement, tick the number 1. Tick only one answer for each statement and answer all questions please.

We guarantee your complete confidentiality and anonymity.

Please note also that your participation in this study is entirely voluntary and that you have the right to withdraw from the study at any stage. Your participation in the study therefore indicates verbal consent.

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